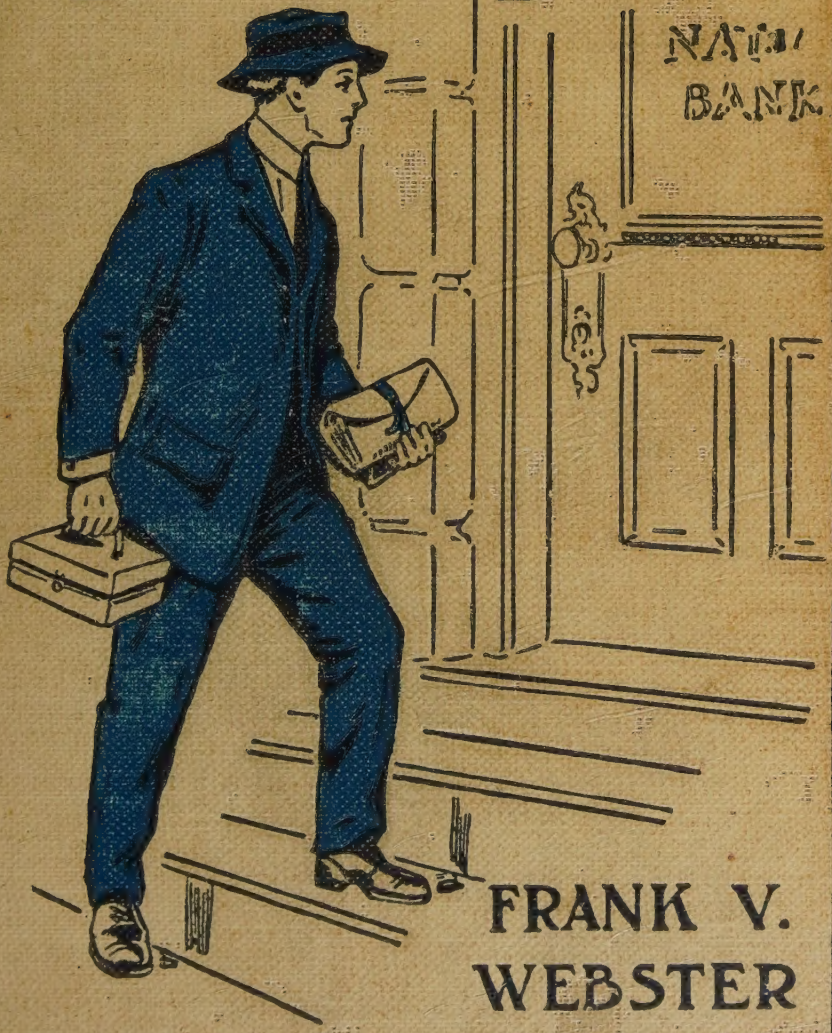
DICK THE BANK BOY



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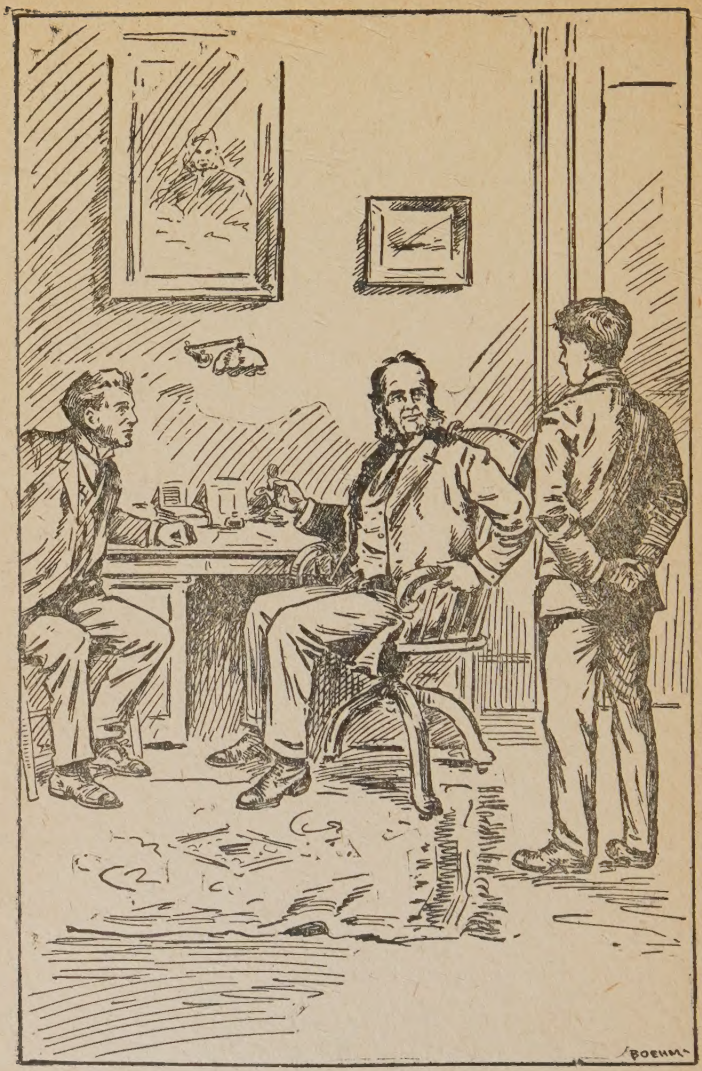

TURNING TO DICK HE CONTINUED TO QUESTION HIM.

Dick the Bank Boy

Or

A Missing Fortune

BY

FRANK V. WEBSTER

AUTHOR OF "ONLY A FARM BOY," "BOB THE CASTAWAY," "COMRADES OF THE SADDLE," "AIRSHIP ANDY," ETC.

ILLUSTRATED

NEW YORK
CUPPLES & LEON COMPANY
PUBLISHERS

BOOKS FOR BOYS

By FRANK V. WEBSTER

12mo. Cloth. Illustrated.

ONLY A FARM BOY
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THE YOUNG FIREMEN OF LAKEVILLE
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AIRSHIP ANDY
BOB CHESTER'S GRIT
BEN HARDY'S FLYING MACHINE
DICK, THE BANK BOY
DARRY, THE LIFE SAVER

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DICK, THE BANK BOY

CHAPTER I

THE MEETING ON THE ROAD

"GET out of my way, Dick Morrison!"

The boy who had been trudging along the narrow road looked up in surprise at hearing himself spoken to so suddenly, though he recognized the domineering voice even before catching sight of the speaker.

"You already have half of the road, Ferd Graylock; to give you more I'd have to back down in the ditch, and I don't care to do that," he replied, standing perfectly still and watching with some amusement the zigzag movements of the other, now close upon him.

Ferd was mounted on a new motor-cycle, purchased with savings out of his pocket money, and with which machine he had been of late scouring the surrounding country.

Evidently the little motor had broken down while

he was some distance away from home, necessitating considerable walking up hill and hard pedalling on the levels.

Weary, and over-heated by his exertions, he was naturally in an ugly temper at the time he met Dick on the narrowest place along the entire road, where a ditch on one side and a fence on the other, left only enough room for a single vehicle at a time to pass.

Just then, judging from his erratic swinging from side to side, Ferd needed the whole road, and seeing this, the other lad stood by, ready to guard himself if the cumbersome machine headed his way.

His suspicions as to the intentions of Ferd to run him down seemed well founded, for, pretending to be unable to control the heavy machine, the rider came lunging directly at the standing boy, who would have been struck only for a quick leap to one side, by means of which he avoided a collision.

But alas! the edge of the road was closer than Ferd had calculated on when maliciously endeavoring to give the pedestrian a scare, and as a consequence the motor-cycle plunged down into the ditch.

Ferd managed through a quick effort to leap off his seat just in time to avoid being overwhelmed in the disaster.

He scrambled to his feet choking with both dust and anger.

His beautiful machine lay with its front buried in the water of the ditch, and the sight was so disagree-

able that Ferd seemed to lose what little discretion he generally boasted.

"There, see what you've done, Dick Morrison!" he exclaimed, fiercely.

"Well, now, I like that," answered the other, hardly knowing whether to laugh or show indignation; "you try to run me down, and when I step out of the way to avoid an upset you accuse me of having had a hand in the mess. Why did you jump off when by a twist of the handlebars you could have saved the machine? Suppose you blame yourself, not me."

"But you saw that I had lost control, and if you'd only wanted you could have stopped its plunge; but you'd rather see me get into a peck of trouble. How d'ye suppose I'm ever going to lug that heavy thing back up to the road now?" demanded Ferd, spitefully.

"Oh! I don't mind giving you a hand at that. I hate to see such a fine machine lying in the mud like a mired cow," declared Dick, cheerfully.

Ferd looked at him dubiously, as though his spirit urged him to decline the generous offer of assistance made by one he chose to regard as his enemy; but the road was lonely, no one might come along for some time to help him, and the motor-cycle was too heavy for him to drag out of the hole unassisted.

So he swallowed his pride, and grudgingly allowed Dick to take hold on one side while he

dragged at the other, and in this fashion the machine was speedily placed once more on dry land.

Of course it was pretty well soiled, and did not look very much like the spick-and-span new wheel that a few days back had been the envy of every boy in Riverview.

Dick, who could not bear to see anything abused, immediately snatched up a handful of grass from the side of the road under the fence, and commenced to wipe the worst of the muck away.

"Never mind bothering yourself about that; I guess I can attend to it when I get home. It wouldn't have happened anyway if I hadn't met you on the road," said Ferd, with a return of his bitterness.

Dick looked at him queerly, and then threw down the rough wiper he had been using.

"I guess you're right. And as I didn't do anything to trouble you it looks as if you just wanted to knock me into the ditch. It's a case of the biter bitten, Ferd. When you see me helping you pull your old machine out of the ditch again you'll know it."

Filled with indignation he turned and walked rapidly away, leaving the other looking after him, still angry and yet perhaps somewhat ashamed in the bargain.

This was not the first time these two lads found themselves facing one another with fire in their eyes.

In school they seemed to be constantly ranged on

opposite sides, and the rivalry had extended into many of the natural pastimes indulged in by growing boys, from baseball in the summer to football in the autumn and skating and hockey in the winter.

The rivalry seemed unequal from one point of view, since Ferd was the only son of Archibald Graylock, proprietor of the big department store in the town, and known as a wealthy man; while Dick lived in an humble cottage with his mother, a widow, and their circumstances had been growing more and more straightened during the last year, so that our hero was seriously contemplating giving up all hope of attending school again in the fall, and seeking a position.

Dick's father had been a carpenter known for his many good qualities; he had by frugality and prudence saved a sum which had been invested as he thought judiciously, and would serve as a means of support to his little family in case anything happened to him.

Seriously injured in an accident he had lingered for nearly a year and then been taken, leaving the mother and son to face the world. For several years things went along smoothly, for Mrs. Morrison was an excellent housekeeper, and could make a dollar go a great ways without appearing to be niggardly; but unexpected misfortune overtook them, and the company in which most of the carpenter's savings had been invested struck a reef, so that not only did

the little income cease from this source but there was danger that the principal might also be lost.

This was the serious condition of affairs in Dick's home at the time he met his bitter rival on the road; he had been buried in thought, trying to see what his duty might be, and as he continued on after leaving Ferd he endeavored to forget the unpleasant incident, and resume his planning.

Chances for work were not very abundant in and around Riverview.

Dick knew little about farming, and besides, even though he should secure a job in that line he was aware that most farmers insisted upon their help being on the ground all the time, as they had to get out long before daylight to feed the stock, and since he could not leave his mother alone he had to pass any such opportunity by.

There was the bank of which Mr. Gibbs was president; he had always yearned to do something along that line; but having no experience he had never dared apply for a position there, though envying Charles Doty, who ran messages and made himself generally useful in the bank, "learning the ropes, so that in time he could step into Mr. Gibbs' shoes," as he used often to say with pride.

For a lad with business ambitions there remained only the two grocery stores, and the grand emporium conducted by Mr. Graylock, an institution he

chose to call a department store, and which covered quite a large space of ground.

Strange to say Dick had just been making up his mind to call on this latter enterprising merchant and solicit an opening, at the time he met the hopeful son on the road, and had another disagreeable experience with Ferd; indeed, it seemed as though they could never come together without some trouble arising, though Dick had resolved time and again that he would not be the first to pick a quarrel.

Now he reflected that it was almost useless approaching Mr. Graylock, for he felt sure that the gentleman must have heard about the time when he and Ferd engaged in a rough and tumble fight on the baseball field, after the other had deliberately struck him, and called him a coward because he was so slow to take off his coat and engage in a combat that proved to be rather gory for Ferd—yes, he *knew* this must be the case, for his mother had looked serious for some little time, and he heard that the rich man was seen leaving their humble cottage one afternoon while he was away.

So he felt undecided as to what he should attempt, and all the way home he pondered over the situation, determined to do something to chase away the look of concern which every now and then he saw gathering on his mother's gentle face, when she did not dream that he was observing her.

"She doesn't want me to know how hard things

are growing," he mused. "She thinks of me all the time, and is the dearest little mother in the world. I'd give up anything for her, and I'm going to find a position somewhere, somehow. That's settled. There's got to be more money coming in through the door of the Morrisons, and it's up to Richard to set the stream in motion."

His resolution was all very well, but it was not so easy to decide where this fountain could be tapped that was to pour its tiny golden stream into their almost empty reservoir.

Again and again he shook his head resolutely as he trudged along, and the expression on his face was that of one who has made up his mind and will not allow himself to be turned aside by any obstacle; it was the look of a *winner,* and when his mates saw Dick Morrison set his teeth in that determined way they knew he was bound to lead his side to victory, no matter what the opposition.

Dick presently drew near the little cottage in which he and his mother had lived ever since he could remember, and which, with its flower garden, was as pretty a spot as one could find along the river road just outside the town.

Thinking only of showing a cheery face to the one who had ever been his best friend and counsellor on earth he tried to forget his worries, and starting to whistle merrily opened the gate and passed up the walk.

CHAPTER II

A MOTHER WORTH FIGHTING FOR

PERHAPS had Dick been less noisy as he came up the walk he might have caught his mother in tears; for he felt sure he detected the signs of recent weeping upon her thin face as he entered and threw the package he was carrying on the table.

"I'm glad you found Mrs. Oliver at home," said Mrs. Morrison, "and she had the work ready. I can start on it to-night, and perhaps finish the whole thing this week," and she opened the package, and examined the goods that had been in the wrapper.

"You're working too hard as it is, mother," said Dick, putting an arm around her and looking up into her face, "and I've determined that this sort of thing just can't go on any longer."

"What do you mean, my son?" she asked. "You know that since I am a good needle-woman and the times are so hard with us just at present, I am fortunate to be able to get work from several of the ladies around Riverview. Perhaps it will not have to be for long, Dick, dear."

"I know it won't if I have any say in the matter. You're sitting up every night sewing long after I've

gone to bed. Why, one night, you remember I woke up and it was after twelve, yet you were still sewing. You are getting thin and careworn, mother. Do you think I don't notice it? And do you imagine I can stand it right along? There has got to be a change, that's all. I've made my mind up."

She looked into his resolute face, and seeing the love that shone in his eyes felt that after all her burdens could not be so hard when Heaven had given her such a stalwart son to be the staff of her old age.

"And what have you decided, Dick? Will you get after that company and force them to begin paying dividends again? I think that would be a blessing to more widows than one; but I'm afraid it would prove a task beyond your strength, dear," she said, patting him on the head as he stood beside her, almost three inches taller than his mother.

"No, I don't think I could manage that, but there is one thing I can and will do and that is to find a job, so that I can be bringing in something every week to help out. Then you needn't sit up at night as you do. Please don't say anything against it, mother. I've made up my mind to it. The vacation has begun, and unless things take a turn for the better, school and Dick Morrison have parted company for good. I'm only sorry I don't seem to have inherited any of father's genius for tools, or I could get a position as an assistant to Mr. Plane, the car-

penter. But I've been considering the situation, and I'm going to find some way to bring in a few dollars each week, even if I have to set out to be a fisherman."

She smiled with pride, and in that moment the fond mother did not envy the wife of the rich department store keeper who rode about in her carriage and delighted to let other people realize just how small and mean they appeared in her sight.

"Well, it is nice to hear you say all that, Richard, for it tells me that your heart is true, and that no matter what befalls I can depend on my boy's love. But there's no use crossing a river before we come to it. I shall offer no opposition to you doing any honest work that comes your way during vacation; and if times have not improved when school opens again, I suppose I must endure the thought of your continuing on. You have always been a lucky fisherman, and what you bring home has been so sweet and palatable that it seems to me you could easily find purchasers for all you could catch," she said, leaving him, to begin to look after the supper that was cooking on the stove.

"Only if everything else fails can I try that," he explained. "You see one can't depend on the fish to do their part of the contract. Some days they refuse to bite at all, and then other days are stormy. But I've got several ideas that I'm bound to try out, and I'm going to start to-morrow."

That was all he said, for Dick never liked to boast in advance of what he expected to accomplish, having learned from sad experience that very often a snag is apt to sink the craft freighted with hopes, and when least expected.

He busied himself setting the table, while his mother lighted the lamp and prepared to serve their frugal meal.

It was a time of year when very little came in from the small garden that lay back of the house, and which they took care of in common, Dick doing all the hard work and his mother some of the weeding; later on they expected that the proceeds from this patch would provide many a good meal, should the weather smile upon their united efforts.

Being naturally a boy who looked upon the bright side of things, as a healthy lad might be expected to do, Dick had proved a blessing to his mother times without number.

He laughed and chatted as they sat at the table, and for the time being the poor little woman really forgot that there was such a thing as anxiety in this world.

Even the little encounter with Ferd was related with more or less humor; and yet while Mrs. Morrison found herself compelled to smile at Dick's quaint description of the way in which Ferd overleaped himself, at the same time a shade of worry crept over her face.

"Oh! I hope he will not tell his father about it and try to lay the blame on your shoulders," she said, sighing.

"But why should he, mother? I had nothing to do with it, and never even touched his old motorcycle until I offered to help him get it out of the ditch? Now you never told me that Mr. Graylock came around to complain about me that other time, but I guessed it all the same. It was just like him to threaten that he would do something awful if I ever put a hand on his precious son again. Poor little fellow, he's only three inches taller than me. You know I told you all about that trouble at the time, mother?" he expostulated, indignantly.

"Yes, yes, so you did, my son, and I told Mr. Graylock that you could not have been to blame—that after all it was only a boyish dispute, and no serious damage had been done. He called you a bully and a terror, and said he would make an example of you if it ever happened again. Oh! he frightened me so."

"The old wretch, to come and talk that way to a lady, and she a widow, too. What do you suppose father would have done to him if he had been alive? Nearly every boy there will tell you I refused to fight up to the time he struck me in the face and called me mean names. Then I commenced. Perhaps I did hit him a little harder than I should, but I was stirred up, and meant to teach him to leave me

alone after that. I guess I did it all right," and Dick, boy-like, smiled grimly as, in imagination he could see the deplorable condition of his antagonist when Ferd humbly admitted that he had had enough.

"But you see it happened that his father met him on the road while his face was all covered with blood. It was only because he had been struck on the nose; but it looked terrible to his father, and angered him. I hope you will not have any trouble with that ill-natured boy again, son," she said, earnestly.

"I never want to, mother, nor with any fellow; but there's a limit even to the patience of Job. Father always taught me never to seek a quarrel; but at the same time never to run away from one like a coward. I try to follow his advice, mother."

"Yes, I am sure you do. And your father was a peaceable man; yet I can remember once or twice when he took off his coat and thrashed a bully until he howled for mercy. In fact, to tell the truth, that was the way I first made his acquaintance as a boy, for he came to my assistance when a big ruffian of an overgrown coward had stopped me on the road and declared he was going to kiss me. Of course I screamed and your father, then a lad learning the carpenter trade, jumped from the roof of a kitchen near by and came to my rescue."

She laughed as the recollection came back to her mind, and once again she could see the young man

she had loved for many years standing up as her knight; Dick too looked pleased at hearing how the father he remembered so well had been ready to defend the right.

"I don't think Ferd will say anything about this last little adventure. You see his father was opposed to his getting that motor-cycle, for he said it would be just like Ferd to have an accident, and perhaps get his neck broken. And to tell the truth, a little later on if nothing else turns up I mean to try and get work in Mr. Graylock's store. It's a busy place, and he might give me a chance. He's a deacon in the church, and I've ofter heard him tell how all of us ought to heap coals of fire on our enemy's head by doing him a good turn. I'm going to put him to the test, mother. Perhaps he may turn out better than we think, who knows?"

"I hope so, dear. I like to think the best of all men; but Mr. Graylock is most unreasonable when angered."

After supper Dick insisted upon his mother sitting down to rest while he washed the few dishes; it was a regular employment with him; not that he liked the job, but it gave him satisfaction to know that he was relieving her from some of the drudgery of the housework.

Later on he busied himself in looking over a lot of fishlines and hooks, since he was bent upon carry-

ing out his scheme for business in case nothing better came up on the morrow.

No one knew better than Dick where the fish lay, and his success in securing a string of the finny beauties had long been the envy of his mates; he had always loved to study the habits of the bass and other denizens of the little river that gave the pretty town its name; and it was really this knowledge that brought about his reward when others went home almost empty-handed.

He lay awake a long time that night, looking out of his window at the bright star that had for many a year peeped in through the window of his little room, and in some way cheered him by its twinkling; he laid many plans for the immediate future, and somehow just the thought of the smile upon the careworn face of his little mother seemed an inspiration, urging him to greater efforts.

Thus he pictured the day when he would be successful in business, and when want would no longer confront them at the door; when he could surround this dear one with all the comforts and perhaps some of the luxuries that other women delighted in, and with such noble ambitions soothing him Dick finally fell asleep.

CHAPTER III

DICK'S FIRST WAGES

IMMEDIATELY after breakfast on the following morning Dick started out upon his search for employment.

He did not know how far he might have to tramp in scouring the surrounding country, and so asked his mother to let him put him up a "snack" which would help to tide him over the noon hour, if he happened to be at a distance from home.

As he turned and looking back waved his hand to her just as he had always down since the first day he went to school, she felt that it was hard indeed that her boy should have to be thrown on the world to make a living when others among his schoolmates had pleasant homes, and well-to-do parents to care for them.

But Dick never allowed himself to look at things in that way; he felt within him the spirit to do and dare that leads to success if persisted in, and he was grimly determined not to allow himself feel any discouragement even should he meet with failure right and left.

He had heard just the preceding day that the miller down the river road was looking for a boy

to assist him, since his son was sick, and it was toward the quaint old mill, driven by water from the little river, that he first of all turned his steps.

As he trudged along about half a mile beyond the outskirts of the town he discovered a vehicle some little distance ahead, apparently stalled.

Something had happened, for the driver was on the ground and appeared to be busy trying to mend a break in the harness, or something still more serious.

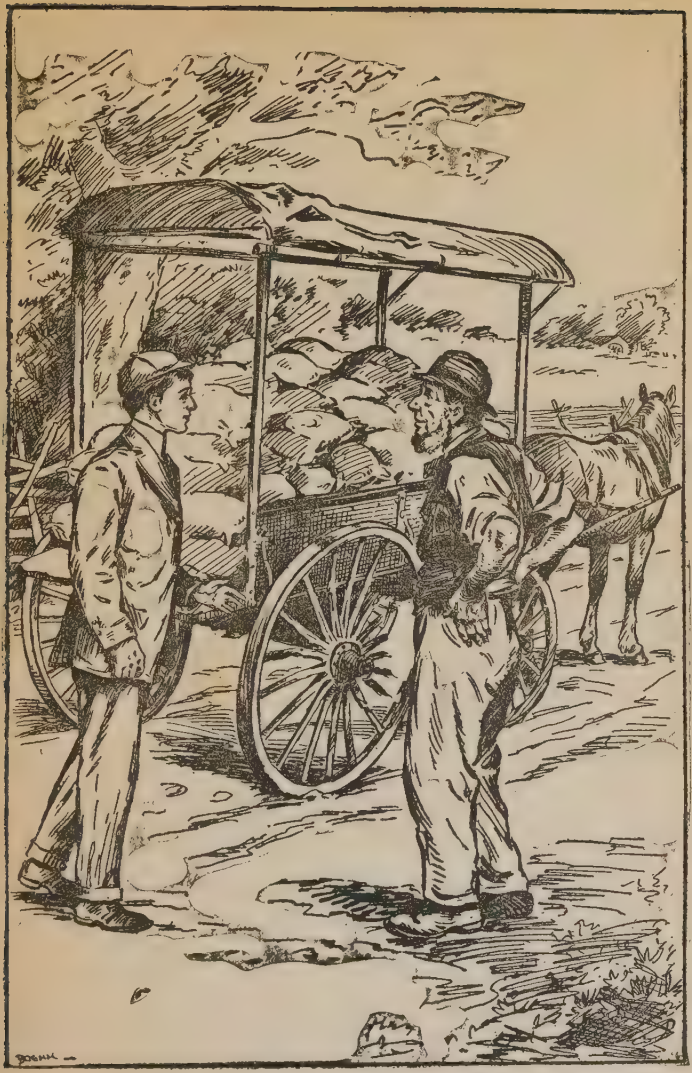
As he drew nearer Dick saw first of all that the man was Mr. Cartwright, the miller, the very man he was intending to see, and the next thing he noticed was that the loaded wagon was tilted on one side, showing that a wheel must have given away, threatening a complete collapse.

He hurried up, wondering if his lucky star might not be in the ascendant just then, the opportunity to get in the good graces of the miller seeming so good.

The dusty miller was scratching his head in puzzled wonder at just the minute Dick arrived on the scene.

"Good morning, Mr. Cartwright. You seem to have met with an accident," remarked the boy, as he came alongside.

The man looked up with interest, to show more or less disappointment when he found that it was only a boy who had arrived.



"CAN YOU GIVE ME A HAND, DICK, OR ARE YOU IN A HURRY?" HE ASKED.

"It's you, is it, Dick? Yes, I've broken down at last. Twenty years more or less I've carried loads back and forth between my mill and the town, and never once in all that time have I had such an accident. The wheel is giving way. If I try to go on it will smash entirely, and perhaps part of my load be thrown off. How to get home is a question I am trying to decide. I hate to unload. If I had another wheel and a jack here I might get around the trouble."

"I could get them for you, sir; or if you thought best we could take a rail from the fence here and use it to hold up the load while you crept home. It isn't a great way off, you know," remarked Dick, quickly.

"Do you think we could fix it with a rail lashed under the axle? I've seen it done with an empty wagon but never with a full one," exclaimed the miller, brightening up.

"By changing a part of the load, and throwing it over on the side where there are two sound wheels I think it could be managed, sir," replied Dick, and there was such an air of conviction about his smiling face that the miller seemed to be convinced even against his own judgment.

"Well, now, it might go, and I've half a mind to try it. Can you give me a hand, Dick, or are you in a hurry?" he asked.

"No hurry at all, sir, and only too glad to help

you if I can," and in a jiffy he had hurried to the fence, selected the stoutest rail in sight, and was back again at the side of the man who was in trouble.

They first of all shifted the cargo as much as possible, so as to throw the greater part of the weight on the left side of the wagon, thus relieving the strain on the broken wheel.

Fortunately the miller had plenty of rope along under his seat, and after they had united their strength to raise that end of the wagon by means of other rails, the one that had been selected as a drag was securely lashed into place.

Thus the broken wheel did not come in contact with the road, and when the patient old horse was set in motion the vehicle shuffled along after a fashion.

"The missus'll think I'm coming home like a whipped dog with his tail between his legs, but it's a case of any port in a storm, and I'm glad to get back without throwing off this whole load. I'm sure obliged to you, Dick, for the lift you gave me, and I won't forget it either. P'raps some day I can pay it back."

Of course that was the proper time to strike, while the iron was hot, and Dick knew it well enough.

"Why, I was just on my way here to see you, Mr. Cartwright. I heard that you wanted some one

to assist you, and as I'm looking for work I thought I'd apply for the job. I'm strong, and I think able to do what you want," he hastened to say.

The miller looked at him with a smile.

"Well, now, I'd like to give you work first rate, Dick, boy; after the way you fixed me up this morning I reckon you're a right handy sort of a boy to have around. But you see I expect my son Toby to be well enough in a few days to get onto his regular business again. If you cared to tackle the work till then I'd sure be glad to have you. It's my busy time, and I'm falling behind every day. You could be a great help to me, only the job is apt to be a short one," he remarked.

"It might help out, Mr. Cartwright. You know my mother is in trouble over that investment, and times are going hard with us. I mean to get to work at once, and try to make it easier for her. I'll take the job while it lasts, sir," and he threw off his coat with a business-like air that pleased the old miller.

"But see here, Dick, we ain't made no terms. I paid Toby twenty a month, and his board. Would a dollar and a quarter a day satisfy you, son? A special job like this always commands higher wages, you know," he inquired, eagerly, for he had been wondering how he could keep up with his orders while shorthanded.

"It suits me first-rate, sir. Only wish it would

keep right along—not that I would like to have Toby sick you understand. And, now if you will show me just what I'm to start on I'll get to work."

"Say, I like that kind of talk. I reckon you and me will pull together all right, Dick. I knowed your father many years, and if so be the boy has got some of his grit and go in his make-up there ain't no fear but he'll get there."

It filled Dick with a sense of deepest satisfaction to realize that he was actually earning real money; and again and again he pictured the look of happiness that he knew would flash over the face of his mother when he told her of his success; of course the job was only a temporary one, but then it certainly seemed like the harbinger of other good things to come.

He whistled at his work, and the miller thought this merry-hearted lad was worth having around as an inspiration, even though he might not be as sturdy a worker as his big-muscled Toby.

But Dick was possessed of indomitable pluck, and after he grew a little accustomed to the work he thoroughly satisfied his employer.

At noon he heard a conch shell blown, and washing up as Mr. Cartwright had directed him, he proceeded to the house, where he sat down to a bountiful spread that was certainly a joyous sight in the eyes of a hungry boy.

He only wished the little mother were sitting be-

side him instead of big Toby, now well on the road to recovery.

And all that afternoon, when he felt tired from the unusual employment of his muscles, he cheered himself up with the thought of how proud he would be to place that first dollar and a quarter in the hand of the waiting little woman in the cottage by the river bank—for it was one of the miller's peculiarities to do a cash business, and pay any one working for him each day after the hour for stopping arrived.

It was a tiresome walk back to town and then out home, but Dick strode along with a light heart, and having changed his mind about his homecoming stopped in town to buy something in the way of groceries which he knew would fill a long-felt want at home.

In the gloaming then he arrived, to find his mother beginning to grow nervous over his long absence; and only when her arms were about his neck he told of his success in obtaining work.

Doubly sweet was the humble fare that night, for he felt that he had really done his part toward the support of the Morrison family, and that he was in a fair road toward filling that place at the head made vacant by the death of his father.

CHAPTER IV

IN SEARCH OF A JOB

THE job with the miller lasted just five days.

Then Toby, having declared himself ready to take up his duties, Mr. Cartwright was compelled to let Dick go, for he really had no need of his help, since things were running in their natural channel, all the back work having been cleaned up under the energetic push of young Morrison.

"I'm really sorry to lose you, Dick, boy. You've done all right, and if I ever have need of a helper again I'd like nothing better than to call on you. If I hear of an opening I'll sure let you know," the miller said, that evening as he placed the last pay in the boy's hand.

Mrs. Cartwright had taken considerable interest in all she had heard about Dick from her husband, and being a woman of discernment she knew that a boy who was so fond of his mother as he seemed to be could not go very far wrong in life.

She came out to shake hands with him, and she carried a package too that she gave into his charge.

"It's a new kind of cake I've been trying lately.

My sister away out in Boston sent me the recipe. Tell her I want her to try it, and if she wants the directions I'll be glad to send 'em to her. Goodbye, Dick. I hope you find a good steady job soon. Come in and see us whenever you happen to be passing, and if it's nigh dinner time we'll be glad to have you jine us."

Dick felt that he had indeed made good friends in this, his first position, and the thought brought with it such solid satisfaction that he determined to profit by the circumstance in the future; he was young in years but already he had begun to see that one cannot have too many friends and well wishers in life.

Once again he was grappling with the problem as to what he should do in order to continue this method of assisting to lighten the many burdens that had fallen on the shoulders of his mother.

Just as he neared the town he heard a great spluttering behind him and stepped aside to allow the party on the motor-cycle to pass; as he suspected it was Ferd Graylock returning from a little whirl around the country, and cutting his customary wide swathe along the road.

He happened to recognize Dick as he swept by with a popping from the exhaust, and shutting off power applied the brake so that he came to a stop.

Dick was surprised and a little annoyed.

He hoped that Ferd did not mean to be as dis-

agreeable as usual, and perhaps force him into a war of words, or even worse; and remembering what he had promised the anxious little inmate of the rose cottage, he shut his teeth hard with the firm determination not to be drawn into a row if it could possibly be avoided.

As he walked on he presently came up to where the other stood, with one foot on the ground, balancing his machine and ready to go on again slowly, pedalling as Dick tramped.

"Hello! Dick. Thought that was you. You jumped just in time or I might have hit you a nasty blow. Fact is I was forgetting that the beastly old town was so close by. Hear you've been working down at old Cartwright's mill. Got a steady job?"

Dick was surprised at being spoken to in this fashion by the one whom he had grown to look upon as his inveterate enemy, and who in the past had never addressed him save to utter some sneering insult; could it be that after all there was a spark of decency in Ferd, and that when he came to reflect on how shabbily he had treated the boy who had shown such willingness to help him drag his motor-cycle out of the ditch, he was a little ashamed of his actions?

Dick was quick to seize the olive branch, though rather skeptical with regard to what it could really mean.

"I have been working there five days, and would

like to keep right along only Toby has got well enough to go on his job again. Now I must look around and see if I can find something else to do, for I've got to bring in some money to help out at home, you know," he replied.

He could see the sneer upon Ferd's lip, for that young man had never earned one cent in all his life, and foolishly looked down upon the unfortunate boy whom fortune compelled to face the world and wrest his living from it.

"I was thinking of you when I heard my governor say he wanted more help. Perhaps you might strike a job there. I'll even put in a good word for you to-night. Of course you understand that I'm not doing this because I like you any better than before, but you did me a half decent turn yesterday, and I'm not the one to forget it. Besides I don't want to see a dog starve if I can help him by raising my hand. Come around and see the old man to-morrow, and perhaps he'll offer you something."

The cool patronizing manner of the fellow when he said this galled Dick exceedingly, and had it been only himself whom he had to consider he would have snapped his fingers in Ferd's face.

But then he reflected that the other was doing him what he considered a very great favor, and that of late he had had that old saying to the effect that "beggars should not be choosers" rubbed into his soul.

So he crushed down the natural feeling of resentment that arose in his heart, and tried to act as though he were really grateful for the crumb thrown down to him with such scorn.

"That's good of you to think of me at all, Ferd. I'll see your father to-morrow without fail. I hope he can offer me a job that will give me something like the sum Mr. Cartwright has been paying me," he replied, quietly.

"How much was that?" asked the other, contemptuously.

"At the rate of seven dollars and a half a full week," answered Dick.

Ferd whistled to signify his skepticism.

"You're yarning, Dick. I don't believe he gave you half that. Anyhow, I'm dead sure dad'll never think of paying such big wages. He can get all the help he needs at three dollars a week," remarked Ferd, preparing to start up his machine and go ahead, since his object had been accomplished, and he had the peculiar satisfaction of knowing that he had after a fashion put that upstart Dick Morrison down a peg or two even while making himself out to be a generous, forgiving fellow.

Dick saw him speed away with a renewed splutter and a cloud of dust, while to himself he was saying:

"Three dollars a week will never satisfy me just now. I am strong enough to be earning a dollar a day on a farm, and we have too big a need of

the money to take a position at less. I can make more than that fishing, counting the good days and the bad as they run. And I'm afraid there might be trouble for me if once Archibald Grayloch had me under his thumb. He would find some opportunity to accuse me of something I hadn't done and discharge me in disgrace. I'll go and see him all right, but if we fail to come to terms I won't be much disappointed. I'll keep everlastingly at it until I strike my gait, just as Grant did when he was fighting the battles of the Wilderness. And I'm going to get there, I must, *I will!*"

Again he stopped in town to make some purchases.

The store of Ezra Squires was well patronized, for he kept a pretty fair assortment of necessities in the line of groceries, sometimes exchanging tea and coffee with the country people for butter and eggs, which he shipped into Boston when he had a quantity.

Ezra and Dick had never gotten on very well together somehow.

To tell the truth, the grocer had once played a very small game with the widow, and when Dick learned of it he had come and told Mr. Squires just what he thought of such contemptible actions; at the time several persons heard all that was said, and Ezra felt that he was in rather bad odor in certain circles.

That was a good while back, and people had forgotten the circumstances; but he had never quite forgiven the lad who in defense of his mother had so boldly taken him to task before some of his customers.

Ezra had a small nature, and it harbored the spirit of a mean revenge; so that he was forever looking for a chance to get even with the boy.

"You don't happen to want any help, Mr. Squires." asked Dick, as he was about to leave the store, and the old man came to the door to open it, seeing how the boy was laden down with bundles.

"Not just now. I might be changing any time, though, that Abner is sore tryin' on a man's patience. He never does anything right, it seems," replied the other, looking at Dick keenly.

"What wages do you pay, in case you needed anyone, and I applied for the job?"

"Four dollars and find yourself, and no snacking in the store out of the cracker barrel and cheese bin," came the quick response.

"It strikes me that's pretty small pay for the long hours here, and the heavy work you require," remarked Dick.

"Kin get lots of help at that price. This ain't Boston, you understand, and wages is low in Riverview. I'm not askin' anybody to come here. If Abner goes there'll be jest a dozen arter his job in an hour," replied the grocer, sarcastically.

"Perhaps there will, but you won't find me among them, Mr. Squires. I'm willing to work and work hard, but I think a fellow deserves a living wage. You can't get a women to come and wash for you at less than a dollar a day, and they talk of putting the price up a quarter. What are the hours here?"

"I guess it don't interest you any, young feller. Seems like you be too high-toned fur this sorter work. Might try the bank and see what Mr. Harvey Gibbs kin offer you," and so saying Ezra slammed the door shut behind Dick, thus bringing to a termination the interview that was not proving very pleasant to him personally.

"Perhaps I am too high in my notions; perhaps my first job has spoiled me for a three dollar a week position, but it does seem as though all the chances open to me are going to come from the few men I'd hate to be with above all others. Well, I'll make a try of it to-morrow, and if there's nothing in sight I know where I can dig some good bait, and the weather promises to be fine for fishing."

So talking to himself Dick set out for home, fairly well satisfied with his beginning as a business man; it was an humble opening to be sure, assisting a miller run his grist, but the work was interesting and the pay had not only been good but he had made friends that might prove of benefit to him at some future day.

CHAPTER V

MR. GRAYLOCK RECEIVES A SURPRISE

WHILE they were eating supper that evening and Dick had told his mother all that had happened during the day, not forgetting the contemptible words of the close-fisted grocer, he noticed that she looked even a shade sadder than usual.

"What has happened to make you feel badly, mother?" he asked, catching her eyes at last.

"I did not mean to tell you until after supper, my boy, but since you have been so observing I suppose I must do it now," she replied, turning a bit red.

"Then I was right, and something has upset you. Have you had a letter?"

She nodded her head in the affirmative.

"From the lawyer you engaged to look up that company?"

"Yes, from Mr. Brief. He writes that so far as he can see just at present there is no prospect for the company resuming the paying of dividends. He says that it is a dull time in the manufacturing business, and it may be months, perhaps a year or so before things come around again," she replied, trying hard to keep the tears back.

"Still, there is no fear of the company going to smash, is there, so that you would lose all you have invested there?" persisted Dick.

"Mr. Brief says he does not really fear that. He also writes that we might be able to sell our stock, but since it would have to be sacrificed just now most shamefully he advised that we hold on as long as we can. If it comes to a point of desperation I am to let him know, and he will do the best he can for me."

"Well, I wouldn't let that worry me, mother. I consider it so much better news than I expected that I feel like shouting. We will hold out! I'm going to help you right along now. And some fine day we'll wake up to hear that the old company has blossomed out again bigger than ever, and that our stock is worth just twice what it was before. I've read about these games they play to freeze people out. If I'm going to take father's place you must let me see that letter. I want to be posted on all that is going on."

After that sort of talk Mrs. Morrison could no longer feel that new trouble had descended upon them; so bringing out the lawyer's letter she and her boy talked it all over, and between the lines she now discovered many a ray of hope that had not appeared there when she sat, alone and dispirited, reading it for the first time.

It was really impossible to give way to despond-

ency while Dick Morrison was in close touch with one; he had such a sunny nature and always chose to look on the bright side of things that somehow he seemed to transfer some of his optimism to those with whom he came in contact.

And so the little woman, when she retired, felt that the spirit of his father had indeed descended to the son, and that she need not have any fear with regard to Dick making his way in the world.

As he had promised himself, Dick applied to Mr. Graylock in the morning for a position.

The big store was not very busy at that time, most of their trade coming in the afternoon and evening, so that he found the proprietor in his office engaged in dictating letters to a girl stenographer.

When he had finished he beckoned to Dick to come into his cubby-hole den where an opening afforded him a chance to keep his eye on all that was going on in the store, from bookkeepers to the clerks behind the various counters.

Mr. Archibald Graylock was a very stern and harsh man, with an eye that seemed to penetrate to the very soul of the party with whom he held converse.

Those in his employ led a dog's life of it, for he would brook no trifling, and from the time they entered the door until they left not one minute could they call their own; no one might tell just when that cold, calculating green eye was fixed upon them; so

there never was the least sign of skylarking or even friendly communion in that big establishment while the proprietor was present, and that meant pretty much the live-long day, and every day in the week.

Dick had never liked him; no one else did for that matter, though many people toadied to Mr. Graylock simply because he was reputed to be one of the richest merchants in Riverview.

And since he had heard how this man had, like a big bully, frightened his poor little mother with his ugly threats, Dick disliked him more than ever; but since he had come here seeking employment he knew that it would be foolish for him to give any indication of such a feeling.

"Sit down there, boy," said the big man, indicating with a lordly gesture a chair so placed that while he talked he could also keep an eye on the store by means of that special opening.

When he spoke in a bragging or a bullying tone Archibald Graylock was accustomed to elevating his voice so that the men at the bookkeepers' desk could easily hear all he said; perhaps he could not help being loud in his ways, but there were those who said he did it simply to make an impression on his employees, and show the groveling worms what a great man they served.

Dick sat down, holding his hat between his hands, and not feeling at all confident that he would have even a chance to accept any offer at the hands of

this nabob of Riverview, for he fancied that Mr. Graylock, by his frown, meant to simply make use of the opportunity to read him a lecture, haul him over the coals, and then perhaps publicly insult him.

"My son tells me you are in want of employment, and also that he magnanimously chose to overlook the many times you have gone out of your way to do spiteful things to him, to tell you to come and see me. Is this so, boy?" exclaimed the magnate, tapping his pencil savagely on his desk as though he were pounding in a moral lesson that it would well pay Dick to heed.

"He told me to see you, yes, sir; and I am looking for some employment so that I can assist my mother meet expenses. You know the circumstances, perhaps, Mr. Graylock, and how nearly all we have is tied up in a big manufacturing company that has closed its plant for a season, so that our dividends are cut off. That makes it hard for mother, and I am determined to get a job somewhere that will go part way toward paying our bills."

Dick spoke as respectfully as he possibly could, although there was not the least sign of encouragement in the manner of the other.

"Yes, I happen to know more about that circumstance than most people, for I did my best to induce Morrison to go in with me and found this lucrative

business. If he had done so he might to-day have been a wealthy man; or at least his widow would be beyond all want. But every one isn't gifted with the same amount of business acumen. A few will always find their way to the top. Now, I consider that you are showing a spirit of humility in coming to me to beg a position in my employ. Probably you regret that you have in the past been such a rowdy, and will endeaver to change your ways once you come under my jurisdiction. We have a reputation to sustain in this establishment, young man. You would have to try and be a gentleman here. Take a lesson from my son, who so nobly forgave your boorish actions, and hearing that you and your mother were in want kindly interceded with me to forget the past. I cannot disappoint such a charitable spirit, and I am about to take you into my employ at the advice of Ferdinand. Can you start to work at once, Richard?"

The boy had turned red and then white as he heard these phrases uttered in the loud voice of the magnate. Of course those men at the long desk caught every word, and perhaps half the clerks in the store as well, though no one dared so much as raise their eyes to glance that way.

Indignant at his treatment Dick arose from his seat.

"What wages do you pay, Mr. Graylock?" he asked, though positive that he could never under any

circumstances work for this pompous and cruel man.

"We have been giving two and a half a week, but since you are older than the last boy we had I shall make your wages three. You will ask for Mr. Jones, and he can put you to work?" replied the other, with a wave of the hand meant to indicate that the interview was ended, and that he could spare no more of his valuable time on so trivial a subject.

"I guess I won't take the job, Mr. Graylock. I have been getting seven and a half working for Mr. Cartwright, the miller. If I meet any boy who will fill your bill I'll send him in to see you. Good day, sir," and so saying Dick walked out of the office, leaving the big man staring after him as though he had received a severe shock.

As he passed by the row of busy bookkeepers Dick caught a chuckle from one, while another, under cover of his big open ledger thrust out his hand and seizing on the sleeve of Dick's coat gave it several little nudges as if trying to indicate how thoroughly they enjoyed his independent way of taking the supercilious nabob down a peg, for no one in his employ dared to call his soul his own; if he had, he would never have remained there a single day.

Dick had not intended to be impudent, even though the arrogant manner in which Mr. Graylock had patronized him, and compared him to his

disadvantage with his paragon of a son, had cut him to the quick.

He felt certain he would have been even more unhappy in that establishment than if he had taken service with Ezra Squires.

Still Dick would not allow himself to feel cast down; these two men did not constitute the whole business section of Riverview, and somehow he believed that in good time he would surely come upon a congenial place where he might receive living wages for his best work, and not feel that he was in the employ of a tyrant.

CHAPTER VI

BOUND FOR THE OLD FISHING HOLE

While he was at it Dick visited every place where he fancied there was the least chance of finding an opening.

The result was not very encouraging.

In nearly every instance he was greeted with a negative shake of the head, and the information that since the dull summer season was at hand, instead of taking on more help the chances were there would be less required.

When he came to the substantial stone building in which the bank of Harvey Gibbs had its quarters, he hesitated, and heaved a sigh, for it seemed folly to think of venturing in there, much as he yearned to go.

And as he stood taking a longing look through the fine plate glass windows where he could see several men at work on the books, and the cashier just getting ready to wait on the first customer of the morning, who should come tripping along the street but consequential Charles Doty, the boy who ran messages for the bank, and made himself generally useful between times, looking toward the time when he was to be elevated to the president's chair, as he often whimsically declared.

Charles was prone to indulge in early morning naps, and there were times when he could be seen sneaking into the bank long after he was supposed to be at work. Still, he could stir himself when the necessity arose, and thus far had managed to hold his position.

At sight of Dick looking so longingly into the bank he was brought to a sudden halt, and something like suspicion flashed into his eyes.

Doubtless he knew of the other's yearning toward the life of a bank clerk, and it may be that he feared Dick was about to try and supplant him in the job he had been holding so long.

At any rate Charles, though already late, thought it good policy to stop and engage his friend in a brief conversation, meaning to convince Dick as to the utter folly of ever thinking *he* could obtain a situation under so strict a business man as Mr. Gibbs.

"Hello! Dick. What you thinking about now? Look like you meant to come around here some fine night and swipe the entire business. Beware of bulldogs and traps for the unwary, my boy. We keep a heavy guard over our millions," he laughed.

Dick showed no signs of resentment, knowing that this was only boyish badinage, and he understood Charles even better than the other imagined.

"Don't lie awake nights for fear of *my* breaking in and running off with your whole establishment,

Charlie. I haven't even got the price of the wagon that might be needed to cart away the gold. But I did have designs on the place, in one way. Do you happen to know how business is just now, and whether the bank has need of any more help? I'd be willing to act as porter, or anything else for the sake of getting started in there," with a wistful look through the open window toward the busy interior of the enclosure where the cashier and teller were working like a hive of busy bees.

"I guess the porter racket hasn't a leg to stand on, for you see they've got a man and his family on the payroll, and he looks after the furnace in the winter, as well as does all the sweeping out and such menial tasks. But it might be possible that they could make room for you as my assistant. You see duties have kept piling up on me all the time, and I'm the hardest worked man in the institution just at the present minute."

Charles did not even smile as he made this monstrous assertion; he saw his opportunity for tying the hands of the other, and was slyly playing his little game with that idea in view.

Dick did not believe one half that the other said, and yet he was so anxious to get in touch with some one in this place of business that he could not see any harm in pretending to take Charles seriously.

"Will you put in a good word for me, then, Charlie?" he asked.

"Sure I will. I don't forget that you did me a bully favor one time when I was trying some fancy stunts backward on my skates, and tumbled through a hole in the ice. Say, I'll watch for a chance to speak to Mr. Gibbs the first time he calls me in to talk over business matters. If he's in a pleasant frame of mind he may tell me to get help, and I'll speak of you. But see here, old fellow, you mustn't expect to have the salary I receive in the beginning. I don't suppose they'd think of paying more than ten dollars to start with."

"A week?" asked Dick, smiling in spite of himself.

"To be sure. You didn't think I meant a month, did you. But I'm really too busy to spare any more time just now, Dick. You leave it to me and I'll try and do all I can to get you in. Don't be impatient. These things sometimes take time to work up, you know. A man in our line of business has to learn to be cautious, and not make mistakes. So-long, Dick," and the bank messenger flew up the steps of the stone building, his countenance changing as he stepped in through the door, for he saw the cashier looking at him with a frown.

That interview with Dick, entered into from purely selfish motives, might yet cost Charles dear.

As for Dick, he turned away with the smile still upon his face, showing that he had not been de-

ceived to any great extent by the argument of his boy friend.

As Dick had now reached the end of his string, so far as applications for work went, for that day at least, he started for home.

Mrs. Morrison met him at the door, and her eyes searched anxiously to discover the true feeling that might lie back of Dick's cheery smile; he was so prone to put on a brave face, no matter what the difficulty, that she found it hard to tell just when things were going wrong with him.

"Nothing doing to-day, mother. Better luck to-morrow, perhaps. I've got a few irons heating in the fire, and one of them may get hot at any time. But just as soon as I can get into my old regimentals I'm going to dig some bait, and then me to the fishing bank. Wish me luck! At any rate I can get probably enough bass for our supper, and if things turn out well I may have some to sell."

He was off in a hurry, for time was passing and the best hours for fishing had really gone by; to-morrow he would be up at daylight, and while other boys might be yawning at being called to breakfast Dick would be found hovering over his favorite hole, tempting the finny tribe with the fattest of worms and grubs.

When he came in a short time later from getting his bait Mrs. Morrison had some lunch prepared, knowing that he had to go quite a little distance

up the river to do his fishing, and might not want to tramp all the way home at noon.

"I would have done that myself; but you are the dearest little mother on earth. Look for me about supper time. I wouldn't stay so late, but you know the fish sometimes take to biting again just near sundown, and a fellow hates to give up when they act as if they were hungry. If I have too heavy a load I might make some arrangement with old Ben Carberry to loan me his rig; so don't be surprised if you see it backing up to the door," and with a laugh he ran off.

As the antiquated horse and dilipidated vehicle owned by old Ben had been the joke of the town for many a year his allusion was understood by Mrs. Morrison; so that she found herself also laughing as she in imagination saw the astonishment of the neighbors should such a thing occur, which, of course, was about as likely as a gold mine being discovered in their back garden.

Whistling as he went, Dick proceeded along the road.

Boy-like he was always on the watch for a chance to get a ride, and being overtaken by a farmer's wagon on the way home from early market he asked permission to climb in behind.

"Get up here along with me, Dick," replied the old gray-whiskered countryman, making room on the seat, for he happened to know the lad, perhaps

because Mr. Morrison had plied his trade as carpenter around the entire section years ago.

Of course Dick gladly took advantage of the opportunity, and the farmer soon engaged him in conversation, asking about his mother, and telling several things in connection with his father that the boy had never heard before.

They were of a character to make him proud, for no one ever had anything but good words to say of the honest and thrifty carpenter, whose work always bore the most rigid scrutiny, and could be depended on.

"Where are ye goin' fishin', son?" finally asked the old man, possibly thinking of days long since gone by when he too used to take advantage of every chance to slip away from the heavy work of the farm, and, with pole over his shoulder seek the quiet retreats along that same river to coax the timid bass from the depths.

"I've got a hole just around the eddy below the big shelf of rocks. You see it's so far away the boys in town never get up there, and I generally have great luck. Then I know of half a dozen other spots nearly as good. I'm going to try and get some fish to sell to-day. You see, Mr. Prentice, I've got to bring in some money to help out at home until I get a position in some store," replied Dick.

"I'd like to have you work for me, boy, only if you came you'd have to be there all the time. Our

chores must be did before daylight. Sometimes we get up at one or two in the mornin' so as to get an early start in to market. I calculate that you wouldn't wanter leave your mam alone all the time. Does ye credit, Dick. I remember Tom's wife right well, and she was allers a right good housekeeper. Ye can't do too much for her, son. But about that ere fishin' hole, dye know I believe 'twas the same I used to hook 'em out of thirty-odd year ago. Is it the ripple just back o' Banker Gibbs' place?"

"Why, yes, that's it. And you used to catch bass there that far back? I'd just like to see all the fish that have come out of there then, in all these years. I reckon they'd stack up pretty high, and bring a good price peddled around at the doors of Riverview folks. But here's where I must get down. I take a short-cut through the meadow and the woods right to the hole."

"Same short-cut, same hole, same kind of boy, allers ready to go fishin'. Good luck, Dick. I calculate you'll come out all right. Any boy of Tom Morrison couldn't help hittin' the mark in time," called out the genial old farmer, waving his whip cheerily after the active lad.

"Thank you for the lift, Mr. Prentice. If I can't make a go of it any other way I may look up that job you spoke about," Dick called out; and then turning hurriedly climbed a fence that brought him to the meadow.

CHAPTER VII

DICK MAKES A GALLANT RESCUE

THE fish did not seem in any great humor for taking hold that morning, although the weather conditions were just perfect for the sport, from the view of the boy who had his several poles in favorite places along the bank.

When he first threw in he had a bite before he could get his second hook baited, and the prize was a good pound fish, a beauty that made him exclaim with delight, and consider it a good omen.

But after that the nibbles were few and far between.

The summer sun mounted high in the heavens, and snowy clouds floated across the blue expanse; tired of sitting and watching his various bobs Dick finally settled back with his head on a bunch of grass and watched the beautiful picture above, his thoughts taking flight, as frequently happens with a boy who possesses an imagination.

Perhaps he dreamed day dreams as he watched the fleecy clouds sailing past, each an argosy of boyish hopes; perhaps he saw in imagination a de-

lightful future when he and his mother would be placed beyond anxieties, and surrounded by all that could go to make up happiness in this material world.

Now and then he would arouse himself and examine his lines to see whether the bait were properly adjusted so as to present a tempting display to the bass; and occasionally he would pull in a capture, though they seemed to run in small comparison with the first prize.

Unless business picked up during the afternoon he rather guessed he would have to be satisfied with only a mess for the morrow's dinner.

"I'll get after the rascals bright and early tomorrow morning. No use talking, just after daylight at this time of year is the time to haul in these fellows. But I'm going to stick it out if it takes all day."

So saying he began to look around to discover if there was any other kind of bait he could offer the big fellows he knew were loitering around deep down in that dark water.

He had brought along a piece of mosquito netting to use as a little seine, by means of which he could possibly pick up a few minnows in a certain shallow they liked to frequent.

This he had done on the preceding season, and the change of diet had tempted the bass to take hold with gratifying results.

So he got the net out and was soon endeavoring to trap a few small fry.

He had made a miniature pond a foot or two in width along the side of the river, and into this he meant to drop any bait secured, to keep them alive until wanted.

But even the minnows had almost entirely forsaken that shallow at this time of day, for after working industriously a whole hour he had only succeeded in trapping three.

One of these he used at once, but it brought no success, for the hour was now near noon.

Dick munched at his lunch and watched his floats pensively as the time crept on.

Up to three o'clock he had had only one more bite, but he managed to land the late diner, which proved to be at least the equal of his first capture.

Then came another long wait.

About four he concluded to try another minnow, hoping that the bass were arousing from their midday nap and would feel like partaking of a bite.

The river was very pretty just here, and the current rather slow, for the banks had widened; only for this deep hole the stream was shallow, and since the rains had been few and far between of late Dick fancied he could almost wade across to the opposite shore should the occasion arise.

Strange to say the idea of taking a swim had not occurred to him, as it certainly must have done had

there been another boy along; he was too much engrossed in his fishing, and the laying out of plans for the future to think of these material joys so dear to the heart of the ordinary boy.

Just as he had fastened the minnow to his hook, and gently floated this out to the most promising place in the pool he thought he heard voices somewhere close by.

When he listened again he learned that it was a girl's voice he heard.

And strange to say it seemed to come from up the river a little, just around the bend; indeed, as he listened he certainly heard the sound of oars working in the rowlocks, and again a merry voice called out.

Then Dick nodded his head and smiled.

"I know now. It's Bessie Gibbs in her boat. I remember that last year I saw her out rowing once when I was going home. She may come down this way. I wonder who is with her. Seems as if I can't catch any other voice, and yet she is laughing and talking as if somebody was along. I'll soon know, for she seems to be just around the bend, and coming down-stream."

It was curious to see the boy look down at his rather patched garments just then when there was a possibility of a girl coming on the scene.

"Wonder if Bessie would know me with my old regimentals on? I'm rigged out for fishing, and I

can't afford to wear the only decent suit I own for this sort of thing. Perhaps she won't want to know me. All right, who cares? But she never seemed that sort of girl at school. I always thought Bessie the prettiest one in the whole bunch. Great Caesar! what's that mean?" he cried, for a shrill scream suddenly smote his ears.

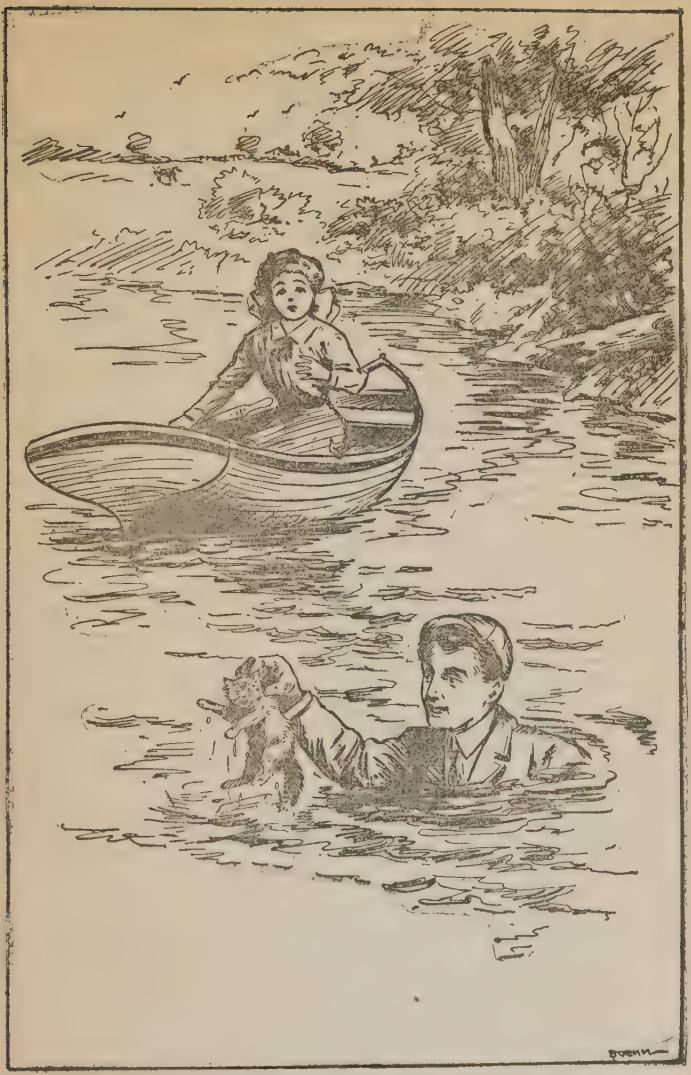
He sprang to his feet and immediately started to run along the bank, heading up the stream, for the point of land with its clump of trees cut off his view.

The screams still continued, accompanied by a splashing of water that alarmed Dick more than ever, for he was now sure that Bessie Gibbs must have fallen overboard, and was in danger of drowning.

He burst through the bushes and stood on the shore.

His first sight of the river at this point relieved him greatly, for he discovered the rowboat half way across, with a little maid in it frantically trying to recover one of her oars that had slipped away in the excitement of the moment.

There was also something struggling furiously in the water at a little distance, and which Dick could not make out at first; but when he shouted at the top of his voice and started to wade out toward the spot the girl turned toward him and wildly beckoned, at the same time crying out:



DICK MANAGED TO CATCH THE LITTLE TERROR BY THE NAPE OF THE NECK.

"Oh! save him, save my poor Benjy—he will drown! Dick! *please* get him for me!"

It was not a human being in peril at all, only Bessie's pet Angora cat, a fuzzy little creature Dick remembered seeing on the seat of the Gibbs carriage one day when he met Bessie on the road, and she nodded to him, just as friendly as ever.

He pushed resolutely out to where the wretched little beast, having fallen overboard through a miscalculation, was being carried downstream by the current and in sore peril of meeting death by drowning, since cats are but poor swimmers at best.

Dick was not a cruel boy by nature, and while he might have hesitated about placing his own life in jeopardy in order to save a cat, still, this one was the especial pet of a girl who had been his classmate in school for several years.

The water grew deeper, and soon he had to swim, which, considering the fact that he was burdened with his clothes was not the easiest thing in the world to do.

But Dick had always been noted for his ability to look out for himself in the water, and he was not long in reaching the struggling creature.

He received one scratch from its claw as the frightened cat tried to secure a lodging on his head, but by a little cautious work Dick finally managed to catch the little terror by the nape of the neck, and finding lodgment against a sunken boulder for

his feet he waited until the boat containing the little miss floated down to him, when he tossed poor Benjy over the gunwale, a ridiculous looking object to be sure, but at least safe and sound.

"Oh! Dick, climb in; you may be drowned yourself!" cried Bessie, making as if to seize hold of the lad who had so promptly gone to the rescue of her pet.

At that Dick laughed aloud.

"I'm too much of a waterdog for that, Bessie. But while I'm in I might as well do the whole thing. Now watch me go after that floating oar of yours," and so saying he started to move down-stream again.

This time he drew the boat after him, and just opposite his fishing hole he managed to overtake the runaway oar, now held against a jutting rock, and speedily placed it in the possession of the girl.

"Won't you go home with me to get dried out, Dick?" asked Bessie, looking at him in sincere admiration as he stood up in the water, and pulled the boat toward the shore.

"What, me? Why, this is a picnic for a boy at this time of year. I'm going to wring the worst of it out, and then row your boat back up the river for you. Why, long before I go home my luxurious fishing suit will be dried on me. Saves pressing, you know, Bessie. And by cutting a few sticks like

clothes-pins I can snap them on along the front and get a beautiful crease!"

She laughed at his merry conceit, for Dick had always been a favorite of hers among the school companions of other days.

He was as good as his word, and persisted in rowing the boat back to the landing from which she had started out; while Bessie sat there fondling her Angora kitten, and rubbing its bedraggled hairy form with her little handkerchief.

Dick went back to his fishing, amused at his little adventure, and never once suspecting what a tremendous influence such a small thing was destined to have on his whole future.

To his delight he found another captive tugging furiously at the line on which he had placed his minnow, and it proved to be by far the largest prize of the day, very little short of two pounds.

"To-morrow I will try and get a lot of live bait. I believe they fancy them at this season of the year. What, that last one hardly sank down before it was taken and this seems to be a jim-dandy of a boy too by the way he pulls. I hope I don't lose him now," and he began to play the captive as cautiously as his experience in landing tricky bass had taught him how.

After successfully tiring the fish out he managed to get him on the string with the others, but he had no more minnows, and as the fastidious bass would

not look at common earth worms after that Dick was compelled to give up for the day, take his fair-sized string of fish and poles, and start trudging homeward.

CHAPTER VIII

THE COMING OF A LETTER

PERHAPS Dick did not walk quite as briskly as usual while trudging homeward, for he was certainly pretty well tired out, and what with the poles and fish he had quite a burden to carry.

But he felt pleased to think that the day had been so filled with little happenings, from his unsuccessful search for work, the ride with the friendly farmer who had offered him a place, the fishing-hole industry, and last, but not far from least, the rescue of Benjy and succeeding gratitude of pretty Bessie Gibbs.

He was glad it had been *her* cat; he would sooner do a favor for Bessie than any girl he knew; for while her father was probably the richest man in Riverview she had never put on any airs like the Harkness girls, who passed him in the street and looked right through him without a smile.

About half way home he met a carriage coming out from town.

It contained several people, and Dick quickly

recognized it as the Gibbs vehicle—yes, and that Bessie was one of those who made up the party.

He stepped out of the road to let it pass; and had it been possible Dick would have tried to conceal himself behind a tree; but he feared Bessie must have already seen him, and would laugh at his desire to avoid being thanked for his afternoon's rescue.

Just as he feared, the carriage came to a stop before reaching him, and he saw Bessie leaning forward, beckoning wildly to him.

"Dick, please come here. Mamma wants to thank you for saving our poor little Benjy. He has dried off beautifully, and looks whiter than ever. I don't believe his swim hurt him a little bit. I hope you didn't catch cold, Dick," was what he heard her saying.

There was nothing for it then but to advance to the side of the carriage.

Mrs. Gibbs was a refined lady, and perhaps a little given to believing that there are few things in this world that cannot be settled by a money consideration.

She felt grateful to the boy for saving the pet of her daughter; she knew who he was and that his father had been a carpenter, an honest man and with a reputation for respectability around Riverview, but she could not imagine for a moment that she would hurt the feelings of a boy by offering him

a reward for wading into the river and taking a drowning cat out.

"Yes, I hope you will not suffer from your immersion, Richard. It was very kind, indeed, of you to go to such trouble for the sake of a poor cat. And, perhaps, something might have happened to Bessie too, she is so excitable when anything occurs. I hope you will let me reward you in some way. Won't you accept this, please. You must have quite ruined your clothes by your brave act, and perhaps this will purchase another suit." said the lady, holding out what Dick saw was a ten dollar bill.

He felt the blood fly to his face.

Then he looked down at his old garments, which he only donned for garden work or fishing, and afterwards glanced up at Bessie, to laugh aloud.

"I guess I'm like Benjy, Mrs. Gibbs, and that the ducking did my clothes more good than harm. These are my fishing duds, ma'm. And if you please I'd rather not take any reward for pulling the poor little kitten in out of the wet. It was only sport for me, and I was glad to be there to save him for Bessie. Besides, I know my mother would not like it if I took pay for doing so small a thing," he said.

"What did I tell you, mamma?" exclaimed Bessie, impulsively, as though she had begged her mother not to offer the boy money.

The lady looked at Dick seriously for a minute,

as if unable to exactly understand the motives that influenced him to act as he did.

Then she smiled and remarked:

"Just as you say, Richard. I suppose you know best; but even though you will not let us recompense you in any manner, we still feel that we are under obligations to you for what you did. You seem to have had good success in fishing?" noticing the fine string he was holding at his side.

"It has not been a good day. I hope to do better to-morrow, for I have an idea of going into the business for a while, and supplying families with fresh caught fish, while waiting to secure a position. It is necessary that I do something to help out at home, since my mother has all she owns invested where it happens to be tied up just at present, ma'm."

Had he dared, Dick would have liked to have mentioned the fact that it was the secret hope of his heart some day to find an humble opening in the bank of which the lady's husband was the head; but he lacked the boldness to speak.

"I am sure the spirit you show is commendable enough, my boy. Your mother has need of feeling proud of so affectionate a son. I have often wished we had a boy to follow in the footsteps of Archibald; but Heaven saw fit to take three from us when they were babies. Perhaps in some way we can show

you that we do appreciate what you did for Bessie this afternoon, Richard," the lady remarked.

"She thanked me, Mrs. Gibbs; that was enough for me," he replied, and somehow Bessie blushed as she met his laughing eyes.

Then the carriage drove on, and Dick stood there looking after it with a queer feeling in his heart; he was wondering what the uncertain future had in store for him, and if his dear little mother would ever see the day when she could ride in her own vehicle.

He heaved a long sigh, and once more plodded along the road; but somehow he did not seem quite so tired as before meeting the carriage that contained Bessie Gibbs and her mother.

He found supper ready, and the usual warm welcome from his waiting mother.

And over the meal he described in detail all that had happened during that rather eventful day.

She hung upon his every word, for like most fond mothers she believed there could be no boy like her own; and when Dick told in as dramatic a manner as possible how he had chased across the point upon hearing those shrill screams, she waited in real suspense until he described what really met his view upon bursting forth, and the change from impending tragedy to a farce was so great that Mrs. Morrison sank back in her chair, smiling, but looking a little pale.

"I remember Bessie very well. Last winter she sang in the church choir with a number of your school companions; and I think I recollect that you saw her home one night when some accident happened to the horse, and no vehicle came after her," she mused, looking roguishly at Dick, who blushed as he turned the subject.

Before going to bed Dick spent half an hour digging more bait, and then even enlarged the little homely seine made of mosquito netting; if the fish must be tempted with minnows it was up to him to give them what they wanted, and in order to make a decent haul of live bait he knew that a larger net was necessary.

He was up before dawn, and gone before his mother came downstairs to get breakfast; but this did not surprise the good woman, for she knew Dick's ways, and that if his heart was set on anything he never let the grass grow under his feet.

So shortly after sunrise the boy was settled at his old stamping ground alongside the favorite hole, and had his lines out ready for an early prize; while he worked his little seine and scooped up many fine minnows to be transplanted into the shallow pond made ready for their occupancy.

And his prediction seemed in a fair way of being fulfilled, for he was kept busy baiting his lines, so fast and furious became the rush on the part of the

finny denizens of the pool behind the big eddy for a breakfast.

He seemed to have come at just the right time, and offered them the very bait they were eager for.

His string increased at a surprising rate, and after the sun had been up a couple of hours Dick saw that he had a mighty fine lot of beauties to dispose of.

Later on as the bites grew fewer, and he found he had some time on his hands, he proceeded to dress his fish, and cover them with cool leaves in the basket he had brought along for this very purpose.

Before noon he started back to town, resolved to dispose of his catch.

He could not expect to do as well as this every day, but there was certainly twenty pounds of fine fresh fish in his basket, and he believed he could readily sell them for a couple of dollars.

He had already picked out certain houses where he meant to offer his wares; and it can be readily guessed that the Gibbs mansion was *not* one of the number, although it stood not far away from his starting point; just why this should be so the reader must be left to imagine—perhaps it was because he was afraid he would be thanked again by Mrs. Gibbs for saving the life of the pet Angora; perhaps he somehow did not fancy appearing again in his old clothes before Bessie; perhaps,—but surely every boy must understand how Dick felt about it.

Just as he expected, he met with flattering success in disposing of the contents of his basket; for while Riverview was situated on a stream that seemed bountifully supplied with fish few persons made it a business to secure enough of them to offer any for sale; and what could be found on the stands in the markets had come from Boston, and were packed in ice, so that their delicate flavor had been much impaired.

At about three, then Dick headed toward home, quite satisfied with his day's work.

He jingled a handful of change in his pocket with the cheerful air of one who has earned every penny of it—just two dollars and twenty cents, surely enough to pay him for his early rising.

His mother was out when he got home, probably having just stepped over to see a sick neighbor; and Dick, entering the house, dropped into a chair to rest a little before going out to dig more worms for the morning.

It was while he was stretching himself out that his eyes chanced to fall upon a letter on the table, and to his surprise it was addressed to "Richard Morrison."

He snatched it up filled with wonder, for he could hardly remember ever having received a letter before, though once a former boy friend had written him from Florida where his father had gone for his health.

And his eyes distended still more when he saw up in the corner of the envelope the printed words: "First National Bank of Riverview."

With trembling fingers Dick tore the envelope open.

CHAPTER IX

GREAT NEWS

SITTING there in the easy chair Dick read the few lines that composed the letter which his mother must have taken from the rural delivery man at the door. It was in typewriting too, and signed with the name of Harvey Gibbs.

"RICHARD MORRISON: I understand that you are seeking a position. Will you call upon me Friday morning about half-past ten."

That was all; but it could not have given that boy more of an electric shock had it been a communication of a thousand words.

What did it mean?

He read it again and again, and gradually the only explanation that could be attached to so clear a request came into his mind—why, they meant to offer him a position in the bank—his dream seemed in a fair way of being realized.

Was it Charles who had done this—could it be possible that the boasting one really did have more or less influence with the president?

He smiled at the thought.

Then his mind roved in another direction, and he realized that after all his humane act of the previous day must be bearing fruit; Bessie and her mother had told Mr. Gibbs about the saving of the wonderful Benjy from a watery grave, and no doubt also related how the boy had declined to take any money as a reward for his kind deed; then one of them must have mentioned the fact that Dick had said he was looking for work, and this had led the banker to write to him.

It was glorious, and he jumped up to meet his mother, whom he discovered coming through the back garden just then.

She was surprised to see him home.

"No use telling me you have been successful, my boy, for your face tells the story better than words," she declared, laying down a dish in which she had doubtless carried some little tempting dainty to the sick woman; they might not have much themselves; but there were always others worse off.

Dick put his hand in his pocket and drawing it out, said:

"Guess how much for my morning's catch?"

"A dollar," she replied, always entering into the spirit of his pleasantry.

"More."

"And a half then?"

"Still short, mom, try again."

"Not two, Dick?" with delight in her eyes.

He emptied his hand into her waiting ones.

"Two dollars and twenty cents. I consider that I had pretty fair luck for bass fishing. You know how freakish they are about biting. I had made up my mind I'd give them a whirl to-morrow, but now I find it will be impossible. My other engagements are too pressing."

She looked at him as though puzzled to guess his meaning, whereupon Dick, unable to restrain himself any longer, snatched up the precious letter and held it for her to see.

When she managed to make out its contents she stared at him, half laughing and crying at the same time.

"How splendid! And just what you have always wished, Dick. Oh! Im so glad! How nice of Mrs. Gibbs, and—Bessie!" she exclaimed; for her woman's intuition had instantly jumped at the truth which Dick had only reached after more or less floundering in the mire.

Her dear arms were immediately around his neck, and Dick knew that, pleased as he might be at the fortunate happening, his feelings could never keep pace with hers.

He could think of nothing else the balance of the day, while doing some little work in the garden; and scores of times he figuratively hugged himself in congratulation over his good luck.

Dick did not dig any more bait; in fact he was

careful to put away his poles and lines, because, as he said to his mother, if he expected to go into the business harness now he would have little time for fishing.

That evening was a long one to him.

He thought it would never come time to retire; and after he snuggled down in bed it seemed as if he could not settle to sleep, so many things kept popping up in his mind to engage his attention.

But morning came at last.

Dick was up early, and started to dig some more ground in the garden, for the last planting of vegetables, beans and late corn.

"At any rate," he said at breakfast, as he leaned back and looked at his mother happily, "the hours are not early in a bank, so that I shall have plenty of time to do the chores around, and even look after my part of the garden before going to work."

"There will not be a great deal to do from now on that I cannot manage, my boy. I shall want you to keep your mind principally on your business, and, whatever it may be, do it with your whole soul. I expect to live to see you at the top rung of the ladder some day, Dick. You have your father's perseverance, and the desire to do everything as well as any person could possibly do it. I do not fear for your future," she said, proudly.

About ten o'clock Dick started out.

He was trembling a little as he kissed his mother,

and there was a tear of sympathy in her eye when she waved him goodbye as he turned around down the road to look back.

If ever a mother's prayers and good wishes went out after her boy those of Mrs. Morrison followed him as he strode manfully along, with his head held erect and the light of determination in his eyes.

When he drew near the bank he swerved and passed along, but not from timidity; it lacked seven minutes of the time Mr. Gibbs had set, and Dick had learned that a busy man is often almost as much annoyed by a premature caller as by one who keeps him waiting.

So the town clock was just striking the half hour when he walked into the bank.

Dick had been inside the place more than once, on some errand for his mother; but it had never looked just as it did on this morning, when he surveyed it as the possible field of his future industries.

He went over to the teller's window.

"Good morning, Mr. Winslow, can I see Mr. Gibbs?" he asked.

The receiving teller glanced quickly up, for when any one asked to see the president personally it usually meant particular business.

To his surprise the speaker was only a boy; and as he recognized Dick he shook his head a little dubiously in the negative.

"Mr. Gibbs is a busy man, generally, and unless

you have some very important business with him I hardly think he could see you," he replied.

"But my business is important, to me anyway. I have come to see him about a position here," said Dick, calmly.

"Then you had better see Mr. Goodwyn, the cashier. He has charge of all the employing; Mr. Gibbs never troubles himself in that line. First window around the corner there."

"But I have an engagement with Mr. Gibbs. He expects me at half-past ten this morning, sir," pursued Dick, beginning to feel a trifle alarmed lest after all something happen to disturb his rosy dreams of the future.

Mr. Winslow opened his eyes and once more condescended to peer out of his little window at the boy who made this astonishing statement.

"An engagement with Mr. Gibbs—well, of course, that alters the complexion of things considerably. We have no one to show you in just now. Open that door yonder and rap on the first one you see to the right. It will have the words 'President's Office, Private,' on it," he observed, looking more closely at Dick, and then smiling as though some thought gave him pleasure.

As the boy moved along Mr. Winslow turned to the other teller and said something in a low tone that caused him to grin broadly; and then give a quick look around in the direction of the desk where Dick

had been told the cashier, Mr. Goodwyn, was stationed.

Dick found the door and the inscription, just as the teller had told him.

He drew in a long breath, set his teeth together, and then knocked boldly.

"Come in," some one said, and opening the door he found himself in the presence of the biggest magnate of Riverview, Mr. Gibbs, the banker.

Of course Dick had seen him many times before; but somehow he had always viewed Harvey Gibbs as one placed upon a pedestal, far removed from the common herd; as a boy he could understand such people as Ezra Squires and Mr. Graylock, but a silent man, known as a shrewd financier, was far beyond his ken.

Mr. Gibbs had been writing, but looking up as the boy entered he smiled pleasantly as though pleased with his appearance.

"Sit down here a minute or two, Richard, until I finish this paper, which is of importance, and requires my signature later. I will be ready to talk with you presently," he said, moving a chair out in a kindly way.

So Dick waited, meanwhile looking curiously around him at the luxurious office, which, in his eyes was as finely furnished as any palace could be.

He was pleased to think that his business was to be transacted with Mr. Gibbs in person rather than

through the medium of the teller, Ross Goodwyn, a small keen-eyed young-old man with a bald head, and doubtless the capacity to fit him for his responsible job, but whom Dick had never liked; twice he had talked with him on matters connected with his mother's affairs, and each time the cashier had seemed to take a cruel pleasure in making him "feel small," as Dick himself expressed it.

Still, if he was to come into this institution as an employee he would have to get over this feeling toward Mr. Goodwyn, who undoubtedly would have considerable to do with him.

That three minutes seemed an age to poor Dick, settled on the anxious seat.

Finally the banker sat up and rang a bell, whereupon one of the tellers made his appearance, the document was signed, and then as Mr. Payson went out Dick found himself alone with the head of the firm.

"Now I can give you a few minutes' time, Richard. Please move your chair a little closer, so that we need not talk so loud. It is rather a peculiar combination that is responsible for your appearance here this morning," he said, pleasantly; and somehow the boy lost all his former fear for the usually austere banker.

CHAPTER X

THE MEETING IN THE BANK

"Am I right in assuming that you are looking for a position, Richard?" was the first thing the banker said.

"Yes, sir. You probably know the trouble my mother is having with her investment, for she has conducted all negotiations through your bank. Until that company resumes the payment of dividends we shall have rather a hard time to get on. And I have made up my mind to give up school, for the present, at least, and get work of some kind," said the boy, clearly.

"Good for you. Your object is surely commendable. I understand that you have already been making a start in that line?" pursued Mr. Gibbs.

"Do you mean with Mr. Cartwright, sir?" asked Dick, wondering how the other had managed to hear of this.

"Yes. He was in here doing some business yesterday, and spoke of you."

"That was mighty nice of him, sir. I would gladly have continued on with him, but you see his son,

who had been sick, got well enough to come back, and that knocked me out of a job."

"Very inconsiderate of Toby, too. But Mr. Cartwright, who is one of our directors, and a heavy stockholder in this bank, recommended you to me as a trustworthy young fellow who could be depended on to do your best always. That is the rule we follow here; no matter how menial the task, do it as near perfect as lies in your power."

"It was Mr. Cartwright, then—I thought—" began Dick, and stopped short.

"What did you think, Richard; tell me?" asked Mr. Gibbs, smiling.

"I thought that perhaps Charles might have said something. He promised to recommend me if you ever needed an assistant to help him out, he was so busy."

"Oh! yes, just so, you mean Charles Doty. Unfortunately he was not able to save himself, much less use his powerful influence toward getting another in here. In fact, my boy, it is to fill his place that I am now engaging you," observed the gentleman, pointedly.

"Then Charlie has gone—I expected he would not last. He likes to sleep too much in the morning. I used to have to go and pull him out of bed whenever we went fishing last year," remarked Dick, nodding significantly.

"That was just the trouble—it took Charles too

long to get started. He may find more congenial employment in some other line; but he would never do for the financial business. But I spoke of a curious coincidence. You are doubtless wondering what I mean by that. Someone else recommended that I give you a trial. Can you guess who it was?"

The reddening face of the boy announced that he at least had a suspicion.

"That was only such a small thing to do, Mr. Gibbs. Any fellow could pull a poor little kitten out of the water. It wasn't really deep enough to drown me, anyhow; and I guess it would take more than that to do the business, for I'm a duck in the water, sir."

"All right, but I've known many boys who would take a fiendish delight in seeing a kitten drown," retorted the gentleman.

"But—that was Bessie's kitten!" said Dick, hastily.

"Oh! yes, so I see. Well, at any rate you did a good thing all around, Richard, pleased my wife and daughter, and opened the way to a situation for yourself in the bank here. Mr. Cartwright tells me you have always wanted to be connected with an establishment of this kind, and he says that you are unusually quick and accurate with figures— in fact, he calls you a wonder in that line; but all our employees would seem such to him, doubtless. Can you go to work to-day, Richard? We let Charles

off yesterday, and while the porter is doing some of his usual work there are many errands that should be attended to."

"I am ready to commence right now, sir," responded Dick, getting up with his usual alacrity.

"Good. I like to hear a lad talk that way. But by the way, you have not asked anything about wages."

"I'm willing to leave that entirely to you, sir. I am sure you will pay me all I am worth to the bank," said Dick, simply.

He could not have made a more diplomatic reply had he been a schemer instead of a frank single-minded lad.

"Good again. I begin to think that it was a fine thing for all of us that Charles overslept so frightfully yesterday. We paid him eight dollars a week to begin with, Richard."

"Yes, sir. I shall be very glad to receive that, if you consider that I can fill the bill."

"But, for the last two months we have been paying Charles ten. Now, I am of the opinion that you are going to be even more valuable in the start than he was at the finish of his banking career, so I shall instruct the bookkeeper to put you on the payroll at ten dollars. That will do for the present, Richard. I am going to take a personal interest in your progress. I knew your father, my boy, and respected him highly."

"Thank you, sir," said Dick, as he withdrew; and there were tears in his eyes which he had to wink very hard to dry out; but it was not the fact that he was to receive such splendid wages at the beginning of his business career that affected him half so much as this constant allusion to the honorable name his father had left behind as a heritage for his son.

Thomas Morrison might not have been able to lay up a fortune before he was called to another world; but he had at least won for himself the regard and esteem of his neighbors during all the years he labored in and around Riverview.

Presently Dick was being instructed in his duties by one of the friendly tellers.

While this was going on the cashier came out of his little room.

"Who's this boy, Payson?" he asked, frowning at Dick.

"I think you know me, Mr. Goodwyn; I am Mrs. Morrison's son. I have been in to see you several times on business," returned Dick, calmly.

"But what are you doing inside the railing now?" continued the cashier.

"Mr. Gibbs has given him the place of the messenger boy, Charles, Mr. Goodwyn," remarked the teller, a little vindictively, Dick thought.

The cashier frowned.

"Why, I spoke only yesterday to Mr. Gibbs about

a nephew of mine I could recommend for that position; I don't understand how it comes he has taken this thing out of my hands. He seldoms interferes with the hiring of help. I must see him about it at once," and he hurried away to interview the president.

"Much good it will do him," remarked Payson to his fellow teller; "I've seen the fellow he wants to put in here, and so has Mr. Gibbs; and I must say I didn't like his looks. Goodwyn has to help support his family, I understand, and it's more his wish to lighten his own load than to get us a clever messenger, that impels him to recommend his nephew. Make your mind easy, Dick; there will be nothing doing."

And apparently there was not much satisfaction in the brief interview which the cashier had with Mr. Gibbs, for when he came back presently he hastened into his little den, nor did he have a word to say to anyone.

Only Dick feared that he would find Mr. Goodwyn a hard taskmaster, on account of this incident; and he regretted it very much, believing it would handicap him more or less in his work.

But the others soon came to like the new messenger exceedingly, he was so clever, so obliging, and withal so bright; both tellers declared at the close of the day's business that they had never known

so little trouble in getting their errands executed in a lucid manner.

At noon Dick bought himself a little luncheon, for he was too far away from home to spend half an hour walking to and fro each day; after this he meant to bring something with him; no matter if it were only bread and butter, it would be much better than this "sawdust," as he contemptuously called the cake he had purchased at the town bakery.

It was just at two o'clock that a most peculiar incident occurred, and one that gave Dick considerable amusement.

He was waiting in the outer room for a paper which the president intended sending to the post office to go by registered mail, when who should come in but Ferd Graylock, accompanied by his father; who, as one of the officers of the bank, went straight back to the room of the president without ceremony, leaving his son in the public waiting-room.

Of course Ferd immediately spied Dick there and sauntered over, with his customary air of importance.

"Hello! Morrison, what are you doing here? I didn't you know you were a depositor in our bank," he said, with a patronizing manner that at first made Dick grit his teeth, and then caused him to smile as a sudden suspicion flashed across into his mind.

"Oh! I drift in occasionally to drop a few hun-

dred thousand for safe keeping," he replied, in a spirit of irony.

"What *are* you here for anyway?" demanded Ferd, eyeing the other with a sneer.

"Just waiting for something at present,"

"Oh! I see, your mother has probably been making arrangements to borrow on her tied-up investments. It's hard lines, old fellow. Now, you ought to do something in the way of business, instead of spending your time fishing, as I hear you are doing. I expect to branch out that way myself. My old man says my school days are over, because my report was so very depressing this term. He believes I would make a splendid banker; and he's just gone back to consult with Gibbs about starting me in here."

"Oh!" was all Dick trusted himself to say.

Apparently that position formerly occupied by the departed Charles was not going around begging for applicants; nor was the cashier the only one who had his eye upon it.

"Of course I will have to begin low down so as to get a grasp upon the details and technical points of the financial side of the business; but I'm willing to learn. Here comes the governor now; I guess he has it clinched."

If he did he certainly showed little signs of satisfaction as he came up, for he simply glared at Dick.

"Come on, son, back to the store. I think you'll have to begin your mercantile career behind a dry goods counter after all," he snarled.

"But the position that was open to me here, with a chance to rise?" exclaimed Ferd, looking aghast at this unexpected explosion of his hopes.

"It is open no longer, Mr. Gibbs himself filled it. And that young interloper has stepped into your place," pointing his trembling finger at Dick.

"What! *you?*" cried Ferd, hardly able to believe his ears, "impossible!"

Just then the paying-teller called out.

"Richard, here is the letter to be sent registered; and on the way back stop in at Underwoods and leave this notice of a note coming due to-morrow."

"Yes, sir," said Dick, hurrying out; while Ferd followed more slowly, a frown on his face and his teeth gritting with anger.

CHAPTER XI

FRIENDLY ADVISE

BEING quick to learn, it did not take Dick long to grasp the scope of his new duties, and by the end of the second week he had gained the good will of every person connected with the bank, from the president down to the porter—with one single exception.

This was Ross Goodwyn, the cashier.

Somehow that individual seemed to take it as a personal affront that Dick had been chosen to fill the vacancy caused by the discharge of Charles.

He had figured on filling it with his nephew, and since as a rule these things were left to his discretion he felt very much aggrieved because Mr. Gibbs had for once gone over his head.

Being a sensitive man he imagined that the other employees were forever chuckling in their sleeves over his defeat, and hence he misconstrued every little incident that arose to be a slur aimed at his vanished authority.

It made him most unhappy.

And certainly Dick did not enjoy the thought of having this clever man classed as his enemy, for in

the course of his duties about the bank he necessarily came into frequent contact with the cashier, and it was unpleasant to feel that the other was eyeing him constantly, as though ready to pick a flaw in his conduct.

Perhaps it also made Dick more careful than he might ordinarily have been, and in this way worked for good.

The bookkeeper's assistant, a young man named Kassam, frequently ate lunch with Dick, as his people lived at a distance, and he did not scorn to bring a bite to the office with him daily.

There was a little room back of the offices where some papers and books were kept, such as the big safe could not accommodate, and here the two would often sit and chat as they disposed of their luncheon.

Pliny Kassam was a diligent fellow, who meant to make his mark some day; he had a mother and a raft of little sisters at home, for whom he seemed to entertain a sincere affection.

It was the similarity in their conditions that first drew the boys together; for each of them had lost a good father, though Kassam's people were in comfortable circumstances.

It was one noon hour when Dick had been with the bank about three weeks, that his friend for the first time mentioned a subject that had a distinct bearing on the messenger's personal affairs.

In the course of the general talk Dick chanced to

mention the name of the cashier, as having sent him upon a certain errand.

Pliny glanced around and unconsciously lowered his voice as he said:

"I'd advise you to keep your eye on Mr. Goodwyn, Dick, and when he asks you to do anything make sure that you carry out his wishes to a dot. He has it in for you on account of his disappointment about this position he wanted for that nephew of his."

"I always try to do exactly as I am told, no matter whether it is the cashier who gives the order or the bookkeeper. But I don't believe Mr. Goodwyn would stoop so low as to try and injure a fellow who had never done him any harm. I knew nothing about his nephew. The place was offered to me, and as I had to work I accepted it only too gladly. I hope Mr. Goodwyn will soon be as good a friend to me as anyone else in the bank," replied Dick, earnestly.

"Oh! don't mistake me, now, old fellow. I wouldn't for the world hint that our clever cashier would dream of doing you any harm, or trumping up a false charge against you. Those things happen often enough in the stories we read, but in real life very seldom. But there are other ways of getting into trouble, you know."

"Just how?" asked his companion, puzzled and

not a little worried by the mysterious manner of Kassam.

"Well, suppose that something happened, as it frequently does, when things go wrong, and some careless person has misplaced a valuable paper—we know that after a certain amount of hunting it will be found, for it could hardly get out of *our* department; but in your case it would be different, for your work takes you outside. If the circumstances looked in the least suspicious, I mean that Mr. Goodwyn would be apt to condemn you off-hand. Just make up your mind to be unusually careful, that's all."

"See here, Pliny, you have some reason for telling me this, haven't you," demanded the other, anxiously.

Again his companion cast that instinctive hasty look around him, and the reason was obvious, for Mr. Goodwyn's little department was just at the other side of the thin partition, and if he happened to be in at this hour, which would be unusual, he could possibly hear voices raised above the ordinary, and as his decision was generally the controlling factor in the matter of employment, Pliny might find himself looking for another job.

"Well, to tell the truth I have. You were out yesterday at noon when I was eating my lunch, and he happened to be in his room when Mr. Graylock called to see about some business matter. They

talked rather loud, for you remember Archibald is a trifle deaf, and raises his voice at all times. I couldn't help but hear, although I paid no particular attention to what they were saying until I happened to catch your name mentioned."

"My name?" echoed Dick, anxiously.

"Yes, and of course that caused me to sit up and take notice, for I thought it kind of queer that two business men in consultation should think about a boy who had nothing to do with their affairs at all," went on Pliny, lowering his voice still more, until its mysterious character affected Dick seriously, and he even found himself quivering with eagerness.

"Who brought me into the conversation first?" he asked.

"I think it was Graylock, for I heard him ask how you were making good, and from the plain sneer in his tone when he spoke I knew the old fellow was just hoping Mr. Goodwyn would say not at all, and that he would have to make a change."

"But he didn't—don't tell me he said I was a failure?"

"Oh! no; on the contrary he admitted that you seemed to be getting along pretty well, though he also spoke about the new broom sweeping clean, and that no doubt when the novelty had worn off you would show up just as many faults as Charlie had."

Dick breathed easier.

"I am glad he said a good word for me, anyhow.

Wait and see if I go backward. I'm more determined than ever to make good here, for I believe that the one chance I wanted has come to me. What did Mr. Graylock say to that, Pliny?" he asked.

"He sneered at it in that nasty way he has, and he was mighty bitter when he declared that he had no faith in you. He even said you had come to him to ask for a job, and he felt constrained to turn you down because he had heard certain things in various quarters that reflected on your honesty—nothing positive, but just little straws that generally show which way the wind blows."

Dick half sprang out of his seat, and his face grew red with anger and mortification.

'I haven't liked Mr. Graylock from way back, but it never entered my head that he was a man who would descend to actual lies to get even with a boy who happened to cut his son out of a job. That was about as mean a thing as any man could ever hint at—no proof, but only general suspicion, and on that he would ruin my reputation with my employers. It's hard to stand that, Pliny, mighty hard!" he breathed, clinching his hands and looking as though he had half a mind to hurry around to the big department store and demand an explanation and an apology from the owner.

"Just what I said to myself at the time—old Graylock is a cur, a mean, mangy cur, that's what he is. And because I detest him so I made up my mind you

should hear what happened to come to my ears. Mind you, I'm not a listener, and under ordinary circumstances I'd have stopped up my ears."

"It was kind of you to tell me, Pliny. I'll be more careful than ever how I do things now. Mr. Graylock offered me a position in his store, and told me to take off my coat and go to work; but as he only gave three dollars a week I had to decline. I suppose he can't quite forgive me for walking out. Perhaps I did say something a little sarcastic at the time, but who could help it when a man had even gone so far as to sneer at my father for declining to put his money into that store business of his?"

"Served him just right—three dollars a week, eh? And they do say he works his help like a mule driver. If that man doesn't get to be a millionaire it will be because he is so small he makes mistakes that a larger grained man never would. That is the law of compensation, my boy. And I hate to say it, but Graylock ended up by warning Mr. Goodwyn that if he were in his shoes he would keep a sharp eye on a boy who had had no father these many years to train him right. That kind of hit me too, and I couldn't help shaking my fist at the old curmudgeon through that partition."

"It was a mean trick, if I do say it. I ought to be glad, I suppose, that I happen to have nothing to do with Mr. Graylock. Even if he had offered me living wages I hated to think of working for him.

But let's drop the subject. I'm glad you told me this, Pliny, unpleasant as it has been."

"You wont' say anything to a living soul?"

"Of course not, not even to my mother, though it's little I ever keep from her. She would only worry about it, and what's the use? I must look out for myself. Depend on me to keep mum," replied Dick, quickly, reaching out a hand and shaking that of the assistant bookkeeper heartily.

"You know there is a knothole in that partition over there, and if a fellow cared to he could look in and see what Mr. Goodwyn was doing; but I wouldn't want to be guilty of that low trick. Hearing what was said in a loud voice was another matter; I couldn't help that," declared Pliny.

Then they talked of other things; though Dick was unusually sober the balance of that day, and every time Pliny caught his eye he gave a little shake of his head as though warning the messenger not to show his feelings so plainly.

Perhaps Mr. Goodwyn may have noticed the look on Dick's face when he had occasion to talk with him, and it may have given his conscience a little stab or so, for he seemed more than ordinarily pleasant to the lad.

Poor Dick was already learning that there may be a cloud upon the horizon ready to darken the bright skies, no matter how cheerful things may have looked heretofore; he had secured the situation that

was the dream of his heart, but already a fly had dropped in the ointment.

The baneful influence of Mr. Graylock seemed capable of reaching him through the dislike of the cashier, and sooner or later he was apt to suffer because of that unnatural combination.

Even his fond mother noticed that he was dull that evening, but he said nothing, and hence she concluded that the duties of his new position were proving exacting.

But even Dick could not foresee the shadow that in the immediate future was destined to cast its blight upon his promising young business career.

CHAPTER XII

GATHERING CLOUDS

ANOTHER week passed. Dick had recovered his natural spirits, since it was impossible for a boy of his buoyant disposition to hug worry to his heart for any great length of time.

Mr. Goodwyn could find no fault in his conduct; he was intelligent, quick, respectful and accurate; and yet the cashier kept tabs of his movements as though constantly looking for a weak place in his armor.

Would he find it after a while; could the boy continue to be as perfect right along as he seemed just now, and should the time come, was Mr. Goodwyn mean enough to look upon an accidental mistake as a crime?

This was what made Dick anxious; anyone was apt to make a slip once in a while—in the bookkeeping department it happened every month when they were taking off their trial balance, and then hours had to be consumed, and midnight gas burned until the error was found and rectified; but what was an ordinary mistake with one person might be magnified into an enormous blunder in another.

Accordingly, having this uneasy feeling in connection with Mr. Graylock's vindictive animosity, Dick was put on his guard one day when the cashier sent him with a note to the department store.

He had not been in it since that day when Pliny told him about the talk between Archibald Graylock and the cashier.

As he entered the big building it seemed to him that there was a difference in the air of things somehow; the clerks behind the counter were actually taking things easier than he had ever known them to do, and several were even conversing together—why, he actually heard a low laugh as he passed along, something that had hitherto been unknown in the Graylock store.

Apparently the proprietor must have been relaxing his eternal vigilance for some reason or other.

Dick began to take notice, and somehow a thought flashed into his brain that he would not have communicated to anyone else for a king's ransom, lest he be accused of betraying the secrets that were connected with his trusted position in the bank.

He remembered now that Mr. Graylock had been in consultation with the bank officials daily of late, and there seemed to be a look on his face that was more than the keen, shrewd business expression people were accustomed to seeing there.

Could it be that he was having troubles financially?

Dick knew that there were some heavy notes out against the man whose genius as an organizer had built up that big department store, so long a credit to the good name of Riverview.

Yes, and he had been in to see Mr. Gibbs twice personally, which was a rather unusual proceeding, since the cashier was the one with whom all ordinary affairs were transacted.

And now that he thought of it, might there be a reason in his setting Ferd to work to earn his own living.

He discovered the object of his last thought behind a counter, looking disconsolate, though when Ferd saw him he tried to brace up and assume his former patronizing air, beckoning Dick to approach.

Actually he offered to shake hands, which was a sure indication that Ferd had suffered a fall in his pride.

"How d'ye do, Dick? Getting along all right in the bank? I had an idea I'd like to take up the financial end of the game, but when I discovered what slaves all bank clerks are nowadays, I changed my mind. It's a heap better to work into the ropes here, and learn how the governor manages things; because you understand, before a great while I expect to see my name on the sign with his. Archibald Graylock & Son, won't look half bad, eh? After that I can take it easier, you see. And when the whole business comes my way, after the old man

cashes in his checks, why I expect to travel and enjoy life. I'm thinking of investing in a car the very day I get to be a partner here; yes, and I've been having stacks of catalogues sent me of the different makes. Don't suppose you feel any interest in such things; perhaps you may ten or twenty years from now, when you get to be cashier."

It amused Dick to hear Ferd boast, and never changed his own ideas a particle.

Just now he wondered deep down in his heart what effect it would have on the fellow if his father did make a grand smash, and it actually became a necessity for Ferd to get out and hustle for his daily bread—it might prove the making of him in the end.

"Oh! I sometimes dream of having such a thing, some fine day; but just as as you say, I rather guess that time is a long way off. It doesn't bother me a particle. I'm satisfied to get along day by day, and leave the future to itself. But I must be on my way, Ferd. Glad you like your berth. Be sure and invite me to a ride in that car when you conclude to get it."

Mr. Graylock was pacing up and down in that little room of his, with a plainly perturbed face; he started as Dick entered, and looked relieved to see him, just as if he had been entertaining a fear of having some impatient debtor call upon him to demand an immediate settlement of his claim under penalty of closing up his business.

And the lookout hole was closed, which accounted for the unusual commotion in the store among the employees; plainly Mr. Graylock, in anticipation of disagreeable interviews, had chosen to cut off his means of communication with the outer offices.

He tore open the envelope Dick carried from the cashier and hastily scanned the contents.

There was a strained look on his seamed face, and a glitter in his eyes that Dick could not but think boded ill toward some one, and he rejoiced that fortune had not thrown his daily lot under the finger of this petty tyrant.

"Tell Mr. Goodwyn that I will be right over, and bring the securities with me," he said, in a voice that seemed to tremble a little with eagerness or some emotion.

"Yes, sir. Anything else?" asked the boy, respectfully.

Mr. Graylock looked at him long and earnestly; it seemed to Dick that something cruel and sinister was creeping over his hard face, and despite himself he shivered as though a piece of ice had suddenly been applied to his flesh.

"That is all," said the merchant, finally, like a man making up his mind.

Dick went out.

He could not understand his feelings, but it seemed as though he must have had some connection with the thoughts passing through that shrewd

mind of Mr. Graylock while the other was standing there a full minute and looking directly at him.

Why should that be?

How could so humble a personage as the bank messenger boy have anything to do with the financial standing of a big merchant like Mr. Graylock?

Surely it was entirely out of the question that the former dislike which this man had entertained toward him could have any place in his thoughts now, if, as Dick imagined, he were wrestling with financial difficulties.

He had one more errand to attend to before returning to the bank.

It was the noon hour, and he expected to eat lunch before business picked up again.

In these country banks things are not run on the same rigid regulations as in great city institutions.

Sometimes for half an hour business is virtually suspended and all the employees may be found out at dinner save possibly a single exception, which may be one of the tellers, or on occasion the cashier himself.

As a rule depositors, aware of these conditions, do not come to transact any business between these hours, but if there should happen to be any especial need of money being paid out or taken in, the lone occupant of the desk attends to it.

Dick had noticed that several times Mr. Graylock

seemed to have timed his visits at just this particular hour.

It may have been accident, or he possibly wished to catch the cashier at leisure, and as the building was empty for a short season, so far as they knew, they could confer without a chance of being overheard.

On this particular day, which was fated to be marked with a white stone in the history of Dick Morrison, Mr. Graylock entered the bank at the time he was eating his lunch in the little room back of the offices.

From where he sat he could see the merchant as he came in the open door.

He noticed Mr. Graylock cast a quick look around as if to size up the situation, and what would appear to be a pleased expression flashed over his thin face when he saw that the coast seemed clear, and that the cashier was the only one present, besides the boy eating in the back room.

Passing immediately into the section reserved for the bank workers he entered Mr. Goodwyn's den; the door being open so that the cashier could command a full view of the outer offices, and jump up if any customer should happen to apply at the windows for attention.

There followed the murmur of voices from within; but for once Mr. Graylock saw fit to graduate his tones to a lower pitch, so that beyond an occasional

word Dick heard nothing that passed, nor did he wish to listen.

Then someone entered through the front door, and he heard the cashier get up to pass through into the main offices to wait on the customer.

What impelled Dick to step gently over to that knothole Pliny had spoken of and take one quick glance he could never have explained, for surely he had no particular desire to look upon the disturbed and crafty face of Archibald Graylock.

The merchant was just sitting down in his chair again as though he had stood up after the cashier's hurried departure from the little office, and he seemed to be buttoning up his coat; Dick had one scant look at his face as he turned away again to resume his lunch, and he could never again forget the expression he saw there, it seemed to be so full of fear, of nervous strain, of malicious triumph.

CHAPTER XIII

WANTED IN THE CASHIER'S OFFICE

FIVE minutes later a bell rang. It was from the cashier's office, and was meant to summon Dick if he were about the premises.

Accordingly he at once presented himself in the little department adjoining the main offices, where he found the cashier still sitting with Mr. Graylock.

The latter was watching for his coming, since his little eyes fastened upon the boy immediately.

It appeared that he had mentioned something to Mr. Goodwyn pertaining to a matter that Dick would be apt to know about; which of course had resulted in the boy being called upon to explain.

This he was able to do in a satisfactory manner, for after all it was a trivial matter, though considering the feeling that animated the merchant it might have become serious had Dick been less careful how he handled the messages entrusted to his charge.

"That is all right, Richard. I can see that you did the proper thing. If there is any fault it does not lie at your door," remarked Mr. Goodwyn, smiling.

Dick was more than pleased at these few words of praise from this source, the very first he had ever

received from Mr. Goodwyn; his face flushed, and he drew a long breath as if inclined to thank the cashier, but realizing that this was not called for he turned to depart.

"By the way, Mr. Goodwyn, don't you think it would be wise to have this packet placed in the safe right away? It represents too much to me just now to take any possible chance of losing it," exclaimed Mr. Graylock, eagerly.

"Why, certainly, if it will ease your mind any, Archibald. I meant to do it myself just as soon as you had gone. Here, Richard, be sure and place this in the vault just where you put that package for me yesterday," and Dick, turning at the door accepted the large buff envelope that had a stout rubber band around it to keep the contents intact.

He was impelled somehow to look quickly up at Mr. Graylock as he turned to pass out of the door.

Again that strange shiver shot through him from head to feet as he saw the grim smile that appeared for just a single instant on that thin face, and then vanished.

He went immediately into the bank vault, which was open, though the inner one had been fastened when the tellers left their stations, and carefully placed the packet in the exact spot he had been told.

Then he returned to the little room back of the offices to finish his lonely lunch; for Pliny was away from his desk three days now with an attack of sum-

mer complaint—nothing serious, but keeping him at home for a short season.

Five minutes later he saw Mr. Graylock pass out.

Then one of the tellers returned and the cashier went home to his dinner.

During the balance of the day Dick often thought of what had occurred during the noon hour, and wondered whether the owner of the big store could really be getting into deep water financially.

Already he had learned that those in the bank must never talk about what they happen to learn or suspect, and so he made up his mind to keep his suspicions to himself.

At any rate it was none of his business, and while he had no affection for Mr. Graylock he certainly did not feel like exulting over the fact that impending trouble hovered over his devoted head.

Once, when he had occasion to pass into the vault he saw that someone, possibly the teller, had taken pains to remove the packet from the shelf, and that it was undoubtedly now safely reposing in the inner receptacle of the big vault; indeed, the door of this being ajar Dick fancied he could see the buff envelope with the heavy rubber band sticking out of one of the various pigeon-holes.

After that it passed entirely from his mind.

Three more days passed by. There were now rumors abroad that all was not rosy with the firm of Archibald Graylock; everybody was talking of it,

for in a small town such a thing is a calamity affecting many households; for should the big store close its doors scores must be thrown out of employment, for it had been doing a rushing business off and on.

Dick heard of it in half a dozen places; indeed, it seemed as though everyone must be talking about the visits of creditors, and the hustling of the worried proprietor to get accommodation in order to tide over the storm.

There were no more consultations between the cashier and Mr. Graylock; for somehow the merchant seemed to avoid the bank, sending Ferd several times with notes, when it became necessary to communicate.

It seemed to Dick as though there was a muttering in the air, just as he used to notice before a summer storm broke on a sultry day.

Surely something was going to happen.

And now a new week had come around, the beginning of his second week with the bank.

Dick was even more pleased than ever with his position.

It was an absolute delight for him to dabble with figures, and finding how very quick and accurate he was, the bookkeeper and tellers did not hesitate to give him many a task in that line.

The more he did the better they were pleased, and many a joke passed around the inner circle that was aimed at poor Charles, and his blundering ways.

It was about a quarter after eleven when Dick saw Mr. Graylock come in.

He had a most determined look on his face, as though his mind was set upon doing something he had endeavored to hold aloof for some time.

"Looks to me as though the climax is close at hand," observed Pliny, who was once more back at his desk; Dick happened to be standing near by waiting for some notices that were being gotten together by the bookkeeper to be delivered on his regular morning round of the business houses of Riverview.

"I think myself we shall hear something drop before long," replied that functionary, in a low confidential tone, intended only for the ears of his assistant.

Never were words spoken half in jest more speedily made to come true.

Loud voices could be heard coming from the little den of the cashier, whither Mr. Graylock had immediately hastened upon entering.

Then in the doorway appeared the trim figure of Mr. Goodwyn, showing evident signs of excitement.

"It is imposible, incredible, sir! Such a thing could never happen in this institution. There must be some mistake; your informant was in error," he was saying, forgetting that other ears than those of the merchant were open, and could hear all he was saying.

"My informant is a responsible man, and he de-

clares that there can be no mistake. It was positively one of my securities that was offered to him by an unknown party, who, upon being questioned refused to tell where he had obtained the same, and left before he could be detained. I only trust that there is a mistake, Mr. Goodwyn. It would be a most serious thing for me just now to be crippled when I have need all of my available resources."

"We will prove it to be a mistake, and you can breathe freely again, Mr. Graylock."

With that the cashier stepped into the safe.

Mr. Graylock stood in the doorway of the inner sanctuary, an eager look on his face that told of expectancy and dread, either real or assumed.

Every one in the enclosure had their eyes riveted upon the vault; although they were not supposed to have any interest in this matter it was only human nature to be overwhelmed with curiosity concerning anything that happened in connection with Archibald Graylock, who just now seemed to occupy a prominent place in the talk of the town, particularly with regard to his financial standing.

Five seconds later the cashier came out of the vault again.

He was smiling now, and holding up the big buff envelope that was held with the heavy rubber band.

Both he and the merchant passed within the smaller office, and the door of communication was immediately closed.

Tellers and bookkeepers started back to work, with various significant smiles and nods.

"Has to put his long hand down at last in his bag and get out the securities he had intended keeping for his old age," whispered Pliny, turning to Dick, and then immediately adding: "Why, what's the matter, Dick, you look pale?"

"Nothing," replied the other; but somehow he found himself still listening as if he really expected to hear further sounds from the interior of the cashier's retreat.

Voices reached them as if the two men were in earnest consultation.

Then the door opened and Mr. Goodwyn poked his head out.

He looked worried, much more so than Dick had ever seen him before.

Yes, something had indeed happened, and a vague sense of impending peril seemed to overwhelm the boy, so that his knees actually quivered while he stood there, not through fear, for he had done nothing to bring about such a feeling, but simply nervous excitement.

"Mr. Payson, kindly step in here," said the cashier.

The paying teller did so with alacrity, and remained inside some five minutes, finally returning to his desk without saying a word to any of his associates, and looking rather mystified and uneasy.

Then Mr. Winslow was asked to join the two who were in the other apartment, and when he too came out his face was white, and in his eyes there seemed to be something bordering on dread, such as suspicion cast upon his good name must always breed in the mind of a bank employee.

Next the bookkeeper had his inning.

Dick still waited, knowing that sooner or later he was apt to have his turn.

Just as he expected, Pliny Kassam was not called upon; that must be because he had been absent up to the morning of this same day.

As the bookkeeper resumed his work he did not look quite so jolly as usual; in fact a line as of new anxiety had come between his eyes, and Dick imagined he gave a quick glance toward him as though something that was said had caused suspicion to be aroused toward the new messenger.

"It's coming, whatever it all means!" Dick was saying mentally, as he tried to get a grip upon his pulses and fortify himself for the ordeal.

Then his bell rang—he was wanted in the cashier's office.

CHAPTER XIV

UNDER SUSPICION

One thing struck Dick as singular.

As the bell rang that summoned him to the carpet in the cashier's office it seemed as though the eye of everyone of his associates was raised from the work that had employed their attention and was focussed upon him.

He even thought he could detect something akin to pity in these looks.

He walked steadily over to the door, pushed it open and entered the small compartment of the head official of the bank, under the president.

"Please close the door again, Richard," said Mr. Goodwyn, solemnly.

Why, it sounded like a funeral, and the cashier looked as though he might be taken for the chief mourner; as for Mr. Graylock, he sat there apparently wrought up to a high pitch of excitement, and drumming with his fingers on the table.

Dick gulped something down that seemed to be inclined to half strangle him, and then set his teeth together, resolved to put a brave face on it, no matter what difficulty might arise.

"Sit down here, Richard, where I can talk with you," continued Mr. Goodwyn.

The boy did as he was told, and looked calmly into the face of the cashier; if the other had anticipated discovering anything shifty in his manner he certainly received as great a surprise as at any time in his life.

"Richard, do you remember the day Mr. Graylock was in here, and I called you to ask about that Classon matter, which you explained quite satisfactorily—let me see, what day was it?" he said, turning to the eager merchant, who was devouring Dick with his eyes, and looking actually savage.

"Thursday of last week. I made a note of it naturally in my memorandum book, for I might wish to substantiate the occasion when I called for the securities again," replied the merchant, grimly.

Then it was about that packet after all; Dick had suspected something of the kind ever since he knew that Mr. Graylock seemed to be aroused over something, and had mentioned the word while standing in the doorway.

"Yes, sir, I remember," he replied, calmly, even while his heart was fluttering with an unknown dread.

"You also recall the fact that I handed you a packet, a buff envelope in fact, secured with a rubber band and requested you to immediately place it in the vault?"

"Yes, sir, I do," answered the boy, respectfully.

"Was this the package I gave you." holding up the bulky envelope.

"It looks very much like it, sir."

"Take hold of it, Richard; tell me does it seem quite as full as when I first placed it in your hands?"

"I do not notice any difference, sir, though of course I paid little attention to the fact at the time," replied Dick.

"You went straight into the vault, because I can remember seeing you. Then my attention being attracted by something this gentleman was saying I turned my head away, and did not think of you again. Just how long do you think you were in there on that occasion, Richard?" continued the cashier, enunciating plainly, as if he wished to impress the seriousness of the occasion upon the consciousness of the one he addressed.

"I think not more than a few seconds, sir; only long enough to put the packet on the shelf where Mr. Payson would be sure to see it as soon as he came in, and place it in the inner safe."

"Yes, I remember, I explained to you that anything placed on that particular shelf was intended to be lodged in the fireproof safe when Mr. Winslow had it open. A few seconds, you say, Richard. I wish I could make sure of that, my boy," and he looked severely at the messenger.

"Did you see that packet again after that?" asked Mr. Graylock, taking a hand in the examination.

"No, sir. When I carried the books in at the close of business the shelf was empty, so I guessed Mr. Payson had put it away as soon as he returned from lunch."

"Oh! you noticed that, did you? Take pains to stick a pin in that, Mr. Goodwyn, please; the boy was enough interested in that particular packet to look and see if it was still there! Now, tell me just why you thought anything about it, boy?" exclaimed Mr. Graylock, scowling as he bent forward the better to stare into the face of the one under suspicion.

"I don't know why I should, but just happened to remember having placed it there. The books fit in a rack under that shelf. I suppose it was only natural for me to remember the incident, and give one look up there."

"Just so," said the cashier, slowly, as if trying to grasp the tangled ends to the mystery with which he so unexpectedly found himself confronted; "you appear to be wondering what all this means, and I will tell you. That buff envelope contained negotiable securities worth fully one hundred thousand dollars. I saw them with my own eyes and even handled them, putting them back with the other papers myself just before you were called in. I have taken this envelope out of the safe just now, and

when Mr. Graylock scattered the contents on my table the securities were missing!"

So, that was what had happened, was it? and suspicion had already pointed its finger in the direction of the bank boy, simply because he had held the buff envelope in his hands a brief time!

Somehow, now that the worst was known, Dick did not feel anything like a tremor pass through his frame.

Strong in the consciousness of his own innocence he could not see where he had been at all to blame; they could certainly not accuse him of a misdemeanor on the strength of mere suspicion in the mind of Mr. Graylock, who had shown so plainly the strange and unreasonable dislike he bore Dick.

"I am sorry to hear that, sir; but I assure you that I know absolutely nothing about the matter. I placed the packet on the shelf; someone put it away a short time later, and I have not touched it since. That is all I can say, Mr. Goodwyn," he went on, with an expression on his young face that might either mean sincerity or brazen boldness, according to the way one chose to look at it.

"But no one saw you come out of the safe that day. You may have been there a full minute; that would be long enough to open the envelope, extract part of the contents and put the rest away—that is, if you were so minded," said Mr. Graylock, vindictively.

Dick grew very white, and a burning answer trembled on his tongue at this direct accusation, but he wisely held himself in restraint, remembering that under the circumstances the distracted merchant could hardly be blamed for what he was saying.

"Stop and look at the matter a minute, sir. It hardly seems reasonable that a green boy at the business should know all about negotiable securities, and take only such out of the envelope, leaving all others. In what way could I attempt to dispose of such things, since I have never been out of Riverview in all my life? If these papers have been stolen and are being offered for sale somewhere, it looks to me as though some pretty clever man must have done the stealing, instead of a bank boy."

The cashier looked interested at what he said.

"At least the boy talks sense, Graylock. If there is a leak in this bank we are bound to discover it in short order. You need not worry about it, sir, since you are protected by our assurance that we will do all in our power to recover your securities; and if it can be proven conclusively that any one in our employ took them the bank is bound to remunerate you, even though its resources be badly crippled in so doing. Mr. Gibbs is unfortunately away to-day, but I shall wire to him immediately. Until he comes nothing more can be done," he remarked, positively

"And about this boy—what will you do?" asked the merchant, turning to frown at Dick, as though

in spite of all he either could not or would not allow himself to get rid of the idea that the messenger knew something about the missing papers.

"Nothing just now. There is really no tangible evidence that he took the securities, sir; you must admit that it is only suspicion as yet with you?" returned the cashier, gloomily, gnawing at his upper lip nervously, and playing with his pencil by tapping it on the table.

"But he handled the packet, you admit?" declared Mr. Graylock, stubbornly.

"So did Mr. Payson, who declares he put it away on that day as soon as he returned from lunch; so did I right here before your eyes. I have been trying to recall the exact circumstances of that day, but I seem to be a little hazy, which, however, is not to be wondered at under the circumstances, for this thing has given me a terrible shock, sir. It will be your duty to have some one find the man who offered one of the stolen securities to your friend, and in that way discover the identity of the guilty person. I shall be sorry for him when found; Mr. Gibbs is a martinet when it comes to duty, and the one who took those papers will undoubtedly have occasion to repent behind the bars."

He looked at Dick as he said those last words, but the boy did not quail in the least, his calm eyes meeting those of the nervous cashier steadily.

"Innocent, or hardened, which," was what was

passing through the mind of Mr. Goodwyn, as he noted this unflinching behavior of the suspected youth.

"Do you wish to ask me anything more, sir?"

"Are you in the habit of corresponding with anyone in Boston, Richard?"

"Not until a week ago, when a friend of mine who was in Florida the last time I heard from him wrote me from Boston. He addressed his letter to the bank because he said he understood from another fellow in Riverview he corresponded with that I was now employed here."

"Have you this letter?" continued the cashier, quietly.

Dick put his hand to his pocket and drew out an envelope, which he started to open, and then turned scarlet with mortification.

"I remember now that I was reading his letter again this morning while down near the river on an errand, a sudden gust of wind carried it out of my hand and over the fence. I had no time to hunt for it, and besides concluded it had blown into the river. But I kept the envelope to remember his address," he said.

Mr. Graylock laughed scornfully, almost triumphantly, Dick thought.

"Let me see that envelope, young man," he snarled, and having fairly snatched it out of Dick's hand he gave one glance and then held it up.

"Just what I thought! Look at that, will you, Mr. Goodwyn; up in the corner is this firm address: 'Cassidy and Prime, Stock Brokers, Boston!' "

The cashier took the envelope, and then said huskily:

"This begins to appear like a serious thing for you, Morrison. I really feel sorry for your mother. Sit down again; I am not yet through with you!"

CHAPTER XV

MR. GRAYLOCK SEEMS DISAPPOINTED.

SOMEHOW or other Dick did not seem to be greatly alarmed by these significant words of Mr. Goodwyn.

Perhaps it was because he did not fully understand their import, or catch the tremendous importance of that broker's address upon the empty envelope; then again the consciousness of his entire innocence may have had something to do with it.

Had he been asked, however, it is very possible the boy would have imputed his bold front to the fact that he saw the look of almost savage delight on the vindictive countenance of Mr. Graylock, and was determined that he would give that gentleman little cause to gloat over his apparent downfall.

So he smiled as he sat down again and faced the uneasy cashier.

"I don't see why you should be sorry for my mother, Mr. Goodwyn. I have done nothing that I need be ashamed of, and she will believe me, no matter what happens. I have been like other boys, in their sports and in playing pranks, but Mr. Good-

wyn, I never deceived her in my life," he said, with some show of feeling.

"That sounds very nice, Richard. I wish I could believe you. Of course you can see that this envelope needs immediate explanation; for your story about having a boy friend in that office is rather far-fetched, to say the least," the cashier went on.

"I should say it did—fishy, I should call it," muttered Mr. Graylock, with a shake of his head.

"All the same it is true. His name is Frank Patterson, and he used to live here in Riverview," asserted the boy.

"I remember such a boy; but that does not prove your assertion by any means. Do you know I can telegraph to that office and discover the truth?"

He was watching the face of the other closely, expecting him to look anxious; on the contrary Dick smiled broadly as he immediately answered:

"I wish you would, then, Mr. Goodwyn, or get them on the long distance 'phone. I would like to ask you one thing, first, sir; it might save you the expense of such a call."

"Well, what is it?" coldly.

"I said that the letter was torn out of my hand by a sudden gust of wind, and carried over the fence toward the river, and that I had no time just then to try and find it again?"

"Yes, that is what you told us as near as I can remember—go on."

"If that letter could be found on the meadow somewhere, and brought to you, sir, would it help clear me in your eyes?" anxiously.

The cashier considered.

"It might go a long ways toward making me believe you spoke the truth about having a friend in that office; the contents of the letter might also help. But I could not think of letting you go after it by yourself, you understand," as a sudden suspicion flashed into his mind that Dick might manufacture some sort of letter and try and palm it off for the original.

"Of course not. I was just going to ask if you would have some one you could *fully* trust go with me, sir," the boy went on, laying an emphasis on that word that somehow made the gentleman wince.

"Very well, Richard. I will take the place of Mr. Winslow for a time, and he can accompany you down to the river. I shall instruct him not to leave you alone for a minute—for your sake as well as my own satisfaction. If you are going to be cleared of this suspicion it must be thoroughly done."

"Thank you, sir," was all Dick said, but the smile he gave Mr. Graylock seemed to irritate that gentleman more than a little.

So the receiving teller was called in and put in possession of such facts as seemed necessary for him to know, and in another minute he and Dick left the bank, heading down the street toward the river, and

leaving Mr. Graylock still sitting there, trying to pour poison into the ears of the cashier concerning the wily ways of all boys in general, though in so doing he rather disgusted Mr. Goodwyn, who it happened had a couple of little kids at home himself.

Mr. Winslow seemed to be worried as he strode along at the side of the messenger.

"I really hope there's nothing in this affair, Dick," he said, kindly.

"Make your mind easy on that, sir; there isn't an atom of truth about it. I know nothing about the package or what it contained, any more than you do. I may have my suspicions about what happened to those securities, but without any proof I don't dare speak about it. As to this letter business it can be easily cleared up, even if they have to call the Boston firm and ask particulars."

"Where were you when the letter was snatched out of your hand by the wind."

"Just a little ways further along; I think it was where that old boat lies pulled up on the shore by the creek. The road takes a bend there, and the letter was carried across the creek and into the meadow. If it went on far enough it must have gone to the river; but I have an idea it fell down to the ground, and may have caught somewhere," returned Dick.

The other took an observation and saw that it looked reasonable, especially as the wind was still

blowing rather stiffly, and came from a quarter that would have carried any piece of paper just as Dick declared.

They crossed the creek by a little footbridge used by those who kept boats near by, climbed the fence by the meadow, and then started straight across, Dick keeping his eyes eagerly on the alert for any sign of a white paper.

Before they had more than half crossed the field, with the river half hidden in the trees and brushwood beyond he gave an exclamation of delight.

"Look over there, sir, just where that oak stands; there is something white in the scrub at its butt. Perhaps that may be what we are looking for."

"I hope so, Richard, I truly hope so," replied the tender-hearted teller, who had taken a great fancy for the boy, and felt deeply grieved over the calamity that seemed to be hovering over his head, for if Dick turned out to be a rogue Mr. Winslow believed he would never be able to trust any lad again.

Hurrying forward they were soon at the base of the tree, Dick having his eyes fixed upon the white paper that had become caught in the twigs of the brush.

"It's the letter, all right, sir. Please take it out yourself. Mr. Goodwyn would not trust me to touch it, I'm afraid," he said, a little bitterly.

So the teller immediately reached into the copse and gently but eagerly drew the paper out; he

scanned its entire contents before saying a word, while Dick watched the look of pleasure that began to steal across his face.

Presently the teller gave a big sigh of relief, and his first act was to snatch the boy's hand and squeeze it fiercely.

"It's all right, Dick, and I'm delighted more than I can tell you. What you say is fully proven in this letter. Let them call up the firm if they want; you have nothing to fear from any exposure. Come, we will get back to the bank as fast as possible. I want to see the face of that old reptile when he learns that the letter has been found, just as you said," by which rather severe epithet he undoubtedly meant Mr. Graylock, whose evident animosity toward the bank boy he must have noticed.

"I am glad the letter didn't blow further, and get in the water, for then we never could have found it; but after all it wouldn't have mattered much in the end. They would have learned that I never sent a single letter to that firm, and that I was unknown to them," remarked Dick, as he trudged along at the side of the teller, whose eagerness to produce the proof of the boy's innocence in so far as his accounting for that envelope went was urging him to walk unusually fast.

So they came presently to the bank.

Mr. Goodwyn jumped up out of his chair when the two burst into his little room.

The teller was waving the paper ahead of him, but his eyes were fixed upon the face of Mr. Graylock, and he was quick to see the look of keen disappointment that passed over it.

"You found it, then?" asked the cashier, reaching out his hand eagerly.

"Yes, lodged in the bushes, just as Dick said. And I think it will fully substantiate all he claimed, sir," replied the teller.

"Like enough he wrote it himself, and all this is a dodge gotten up by a clever young scamp," grumbled the merchant.

"For shame, Mr. Graylock; at least give the boy the benefit of the doubt," said the teller, indignantly.

"If he didn't take the securities, then who did?" snapped the other, angrily.

"Time will prove that, sir," remarked Mr. Winslow, slowly, and it interested him to see the old man look confused, as though he saw in the answer a sterling reproof.

Meanwhile the cashier had read the letter from beginning to end.

He now looked up, and there was an expression of relief on his face as he said:

"This letter seems to be genuine beyond the shadow of a doubt, Richard, and it proves your assertion that you have a friend in the employ of this broker; but to make assurance doubly certain I think I had better call them up on the 'phone and ask if

they have ever had any dealings with any one by the name of Richard Morrison. You have the numbers of those securities with you, of course, Mr. Graylock, for I may as well ask them at the same time whether they have had any of them in their hands for disposal. Please give them to me, sir."

But Mr. Graylock did not appear to be very sanguine that this would lead to any definite result.

"Here are the numbers on this slip of paper, Goodwyn; but I don't think you will learn anything that way. The fellow who would be clever enough to slip those negotiable securities out of the envelope and leave the others is going to be too smart to leave his trail exposed. This thing is bound to bring calamity down on my business, and I fear it will soon pass into the hands of my creditors; but remember, sir, if it turns out that any one in your employ took those documents I shall hold this bank responsible to the last dollar," and so saying he hurried away.

CHAPTER XVI

FORTUNE'S FAVORS

THE cashier looked relieved after the departure of Mr. Graylock.

As for the teller, he took occasion to shake his fist after the retreating storekeeper, and shake his head as though he bore the man anything but brotherly love.

Dick stood there waiting for the cashier to speak.

"You can go about your regular duties, Dick, and say nothing about what has happened, to any one outside of the bank."

"Then I am not discharged, sir?" asked the boy, a sign of moisture coming into his eyes as he looked into the face of the cashier.

"Certainly not. There has been nothing proven as yet. Others as well as you have had access to the safe, and could, if they wished, have opened the envelope and abstracted those papers. I must have time to think this over. First I shall call up the Boston firm and settle that point. Then, when Mr. Gibbs gets here he and I will try to find out just what could have come of those securities. While

you were out, Mr. Winslow, I searched the safe thoroughly, in the hope that in some unaccountable way they might have slipped out of the envelope, but they are certainly not there. I am in a fog just now; but depend upon it, we will find out the thief."

"I hope so, sir. Come, Dick, I have an errand for you," and the kindly teller threw his arm about the shoulder of the boy, and in this way walked into the outer office.

Every eye was immediately fastened on them, and the attitude of Mr. Winslow was enough in itself to assure Mr. Payson, the bookkeeper, and Pliny that at least he was convinced of the boy's innocence.

The balance of the day dragged heavily to every one.

Business was almost at a standstill in the bank, for when the cashier was not in evidence some of them were bound to drift together and converse in whispers about the strange and terrible thing that had happened.

Each one seemed to feel the weight resting upon his shoulders, for until the truth came out there must always be an uncertainty as to the entire innocence of the employees of the bank.

Mr. Winslow had to tell his part in the investigation several times, and the letter was passed around until every one had read it; but Mr. Winslow insisted that it should not leave his sight until the banker himself had had a chance to see it.

Finally, when released for the day from his duties Dick went straight home.

He held his head erect and walked as firmly as though honors had been showered upon him, instead of his being under suspicion of having stolen valuable securities held in trust by the bank.

Mr. Graylock had claimed that he intended to borrow enough on these papers to tide him through his present difficulties; personally, however, the cashier knew that he was in so deep that even this large amount would only have stayed the inevitable for a short time.

Dick, of course, did not know this fact, and having heard the owner of the big store declare that he would be ruined by his loss, he could not help but feel a certain amount of pity for him.

His mind was in a whirl as he walked home, and in the maze he seemed to be trying to grasp *something* that continually eluded him, something that if he could only capture it might give him a clue as to the solution of the mystery.

Like Mr. Goodwyn, the sudden shock had disconcerted him, and he seemed to be in somewhat of a fog as to the happenings of that day; resolutely he set himself to the task of straightening things out, and going over every little incident that had occurred while he was eating his lunch and the two men were talking in the adjoining room.

He had not dared mention this fact as yet to Mr.

Goodwyn, for, on its face, he feared that it would only serve to make his case more serious; since the fact would become evident that he knew the value of the papers in the packet.

He had just reached the point where he took that one peep through the little knothole, and saw Mr. Graylock buttoning up his coat, with that inscrutable look on his thin face, when he arrived home, and found his mother awaiting him.

To his surprise she was smiling as though unusually happy, and this was so unexpected that it gave him a pang to remember how he must bring new shadows upon her heart by telling how he was suspected of having done a terrible thing.

"Good news, Dick, guess what it is?" she exclaimed, as she fondly caught him in her arms and kissed him.

"Not the resumption of paying dividends by that company?" he asked.

"No, something as unexpected as a meteor falling out of the heavens. I have received word from a lawyer in Boston that a relative whom I hardly knew belonged to the family has died, and left me quite a little fortune—the lawyer could not say the exact amount, but it brings in something like a thousand dollars a year."

Dick could hardly believe his ears.

What a day this had been, the evil mingled with the good; would he ever forget it as long as he lived?

Of course, being a boy he immediately forgot all about his own troubles, and hugged his little mother until she begged for mercy.

"Say, isn't that great? Did you ever hear of such luck, and just when it looked as if we were near the bottom of the heap, too? Ain't it just bully? I feel as if I could whoop like a wild Indian. Now, mother, no more worry for you, and a rest from all that miserable sewing that makes your eyes red. Hurrah for the Morrisons! they're sure IT right now.

His boyish enthusiasm was bubbling over in this fashion when he suddenly remembered the distressing news he had brought with him; still, in the light of his mother's glorious good furtune Dick somehow felt that he could stand the odium of being under suspicion for a little while; for, of course, the truth must come out sooner or later.

His friends at the bank believed in him, and if the cashier still harbored any doubts he at least was a square man and meant to do the right thing; as for what Mr. Graylock chose to think, that could not matter a great deal, for he had plainly shown that he was very much prejudiced against Dick—in fact, come to think of it, he had by every means in his power striven to make it appear that the crime must lie at his door.

Why should this be?

It was what puzzled Dick, and seemed to be the subject of much of his pondering.

He waited until they were through supper before speaking of the ugly matter.

Trust a fond mother's eyes for discovering that her boy had something on his mind that even the glorious news received that day was unable to dissipate.

"Now tell me what ails you, son," she said, as he snuggled down beside her on the settee on the porch; for the evening was balmy and the stars so bright they could not bear to sit inside by a lamp.

She did not once interrupt while he told the story, beginning with the day he happened to be alone in the storeroom back of the offices eating his lunch when Mr. Graylock brought over the securities he wished to leave in the bank looking to the day he would have to borrow on them.

When he had finished Mrs. Morrison sighed deeply.

"I cannot see how any one could imagine that you had anything to do with the disappearance of the papers," she said. "I should say that some one who was perfectly familiar with their marketable value must have taken them. But it is evident that Mr. Graylock has made up his mind you are guilty, though it is incomprehensible to me why he should do so, rather than one of the tellers, or the bookkeeper; and he means to give you all the trouble he

can. Oh! how I fear that man. There is something about his face that makes me shiver whenever I look at him—something so crafty, so cruel. I do not believe he has the feelings of other men, or cares for a living soul beyond himself."

"Now, don't feel so badly over this affair, mother dear. It will all come out right, just as Mr. Winslow says. Mr. Graylock may find that after all he did not put the negotiable papers in the envelope—but no, that couldn't be, for the cashier owns to having handled them at the time. Perhaps Mr. Graylock—" and there he abruptly came to a stop as a dazzling thought flashed through his mind almost staggering him with its immensity, so that he fairly gasped for breath.

"What was it you were about to say, Dick?" asked the lady.

"Never mind, mother, I had better not finish my sentence. A sudden thought came to me, perhaps a foolish one, but anyhow I shall mention it to Mr. Winslow in the morning. Let us forget this trouble to-night, and only talk about the wonderful fortune that has come to you. I want to take that letter from the lawyer with me to-morrow to show Mr. Goodwyn. You see if he heard we had come suddenly into some money he might think it looked very suspicious."

She laughed at that.

"I can see how your bank training is already mak-

ing you very shrewd, my boy. I should never have thought of that, and how suggestive it might seem, coming as it has just now. You shall have the letter, and now let us plan what improvements we can make in our little home when some of this bonanza comes in," she said.

CHAPTER XVII

THE INVESTIGATION

When Dick arrived at the bank on the following morning at his usual hour he found that a sense of gloom had descended upon the inmates of the institution.

Every one seemed to be depressed.

In answer to his pleasant greeting the tellers and bookkeeper nodded and went on with the work that held their attention, as though endeavoring to catch up with a press of business.

At first Dick wondered whether there could have been any further developments linking his name with the mysterious disappearance of the securities; then he wisely came to the conclusion that all of his fellow employees were simply nervous over the coming interview with the head of the establishment, who might find some cause to suspect that the guilt lay with one of them.

He went about his duties as quietly as though nothing had happened, and Mr. Winslow, looking over the top of his desk allowed himself to give a little nod of appreciation when he saw how determined Dick was not to look like a guilty person.

"That boy has grit, all right," he said to his associate, when they came together in getting out the cash to begin the day's business; "most lads in his condition would be scared half to death, and ready to break down. Dick is a chap after my own heart. Here comes Mr. Gibbs, and the cashier is with him. I believe he must have met him at the station, and has told the whole story on the way here. Now for it, Payson. This is a nasty piece of bad luck for us all, and I only hope we get out of it decently."

The two gentlemen were in the president's room for some time before any one was called; then one of the tellers was summoned and remained there for about five minutes, after which the other went in, followed by the bookkeeper.

"Now it is my turn," said Dick to himself as he saw this last gentleman come out again, and beckon to him to enter.

He found Mr. Gibbs looking very grave indeed.

If the bank finally had to stand the loss it would make a big hole in the resources of the institution; as the securities had simply been placed in the safe of the bank for security, at the risk of the department store keeper, of course they could not be held accountable for their loss unless it was proven that some one in their employ had taken them—Mr. Graylock assumed the chances of fire or any ordinary burglary up to the time he actually gave them in charge of the bank and accepted a loan on the

papers, when the risk would be transferred to the institution.

Still it reflected upon the good name of his bank, even though Mr. Gibbs might never be compelled by law to redeem their value to the owner.

Of course, Mr. Gibbs had heard all about the letter from the brokers in Boston, and that matter was easily disposed of, for the cashier had been in touch with a member of the firm by long distance phone, and learned that they neither knew of a customer by the name of Morrison, nor had they ever handled any of the listed missing securities.

Mr. Gibbs was desirous of learning all about the events of that day when Dick put the packet on the shelf in the vault.

Evidently the cashier had not yet been able to distinctly recall every little incident that had happened on that occasion, and Mr. Gibbs laid particular stress upon the fact that besides Mr. Goodwyn, Dick and the merchant, there had been no one in the bank while the transaction was going on.

"You are quite positive about that, Richard—you three were the only ones in the building during that noon half-hour, you say—not another soul about?" he continued to say, watching the boy keenly.

"Except Mr. Hollister, sir, replied Dick.

The cashier started as if he had been shot, and turned red; he had apparently quite forgotten that

little point, which, after all, might have some bearing on the explanation of the puzzle.

"Mr. Hollister, you say—one of our best customers, and a man of unimpeachable honesty; in fact, a director in this bank; surely we cannot imagine for a moment that he could have anything to do with the disappearance of these securities!" exclaimed the president, frowning at Dick.

"Oh! I did not mean that, sir, indeed, I had no thought of such a thing. Only you asked me if there was any other person in the building during that half hour when the rest were out to lunch. Mr. Hollister did not come back of the railing; he only wanted to get change for a large bill, I believe, sir," returned Dick.

Mr. Gibbs glanced toward the cashier, who immediately nodded.

"The boy is right, though I had really forgotten the circumstance. As I was the only one present to wait on him I made him the change. It only took me half a minute, sir," replied Mr. Goodwyn, hastily.

"H'm, at the time he came in you were seated with Mr. Graylock in your room. I understand?" said the president.

"Yes, sir."

"With the securities still on the table?"

"Done up in this buff envelope, just as you see them here, sir," replied the cashier.

The president looked at him as though he may have had a sudden inspiration; but remembering that another was present he refrained from saying what was on his mind.

Turning to Dick he continued to question him.

"Richard, you understand that while circumstances may put you under a cloud for a brief time, if you are innocent of wrong doing, as I firmly believe, you have nothing to fear. Such a bold crime cannot be committed without the thief leaving some trace of his identity behind him. I shall doubtless find it necessary to send to the city for an officer to come up here and take up the investigation. You will not hesitate to tell him everything he wishes to know, will you?"

"I have nothing to hide, Mr. Gibbs. Some one certainly took those securities, and I would give a great deal to be the one to find them. I have told my mother all about this trouble, sir. Of course, she believes that it would be impossible for me to take anything that did not belong to me, and especially such valuable papers as these were; but she is my mother, you know, sir."

"Yes, I understand that, Richard. Of course the only temptation that might urge a boy, brought up as you have been, to do something of this sort would be the desire to place his mother beyond want. I have no doubt the officer will lay considerable stress upon the fact that you have found yourselves in

straightened circumstances of late, and that you could not bear to see her suffer."

"That is all ended, sir," said Dick, smiling, for he knew what a bolt he was about to launch in another moment.

"How do you mean, Richard." asked the president, curiously.

"We have come into some money, left by a relative in Boston so far removed that my mother hardly remembered her name, sir."

"What! come into some money? Indeed!" and the president, just as Dick expected, shot an alarmed glance across at Mr. Goodwyn, who also looked very serious.

"Yes, sir, and you can well believe that it was welcome, too," Dick went on.

"About how much did this sudden and surprising inheritance amount to, Richard?" coldly.

"We do not know yet, but it will bring something like a thousand dollars a year, which is enough to support us handsomely, sir," returned the boy, smiling now at the mysterious looks exchanged between the two gentlemen.

"Interest at four per cent. on about twenty-five thousand dollars. That is quite a lucky windfall, Richard; but, my boy, don't you realize what a terribly significant fact it would appear in the eyes of any one bent upon investigating the mysterious disappearance of these valuable documents?" and he

laid a trembling hand on Dick's shoulder as he spoke.

"Yes, sir; I thought of that," replied the boy, cheerfully.

"So that I sincerely trust you are in a position to show us some evidence that bears you out in your remarkable assertion. Fortunes do sometimes come to people, but seldom under such conditions as surround you at present."

"That was just what I was telling mother, Mr. Gibbs."

"Yes, and what did she say?"

"She declared that my month in the bank was making me a shrewd business man, just because I suggested that she let me take the letter from the Boston lawyer, and bring it down here to show you when I told of our good luck, sir!"

"A letter—you have a letter from a lawyer then, and with you?" exclaimed the president, his face lighting up suddenly.

Dick put his hand in his pocket and drew the letter out.

"Here it is, sir; just as it was received yesterday by my mother."

Mr. Gibbs immediately glued his face to the pages, type written, and filled with legal phrases, but perfectly intelligible to his trained mind.

When he had finished he only said one word, "wonderful!" but kept repeating it as he watched the cashier devouring the contents of the letter.

"Did you ever hear of such a marvelous coincidence in your life, Goodwyn? Here, just after these papers are lost, and suspicion is turned upon Richard, he and his mother fall heir to a neat little sum of money. My boy, I want to beg your pardon for suspecting that this incident only added to the weight of circumstantial evidence against you. You have proven entirely innocent in so far as this money is concerned. We will forget all about that now, and answer me a few more questions, if you please, about that fatal day when this deplorable accident came about that threatens to cause us so much trouble. Depend upon it we shall straighten it out, and no matter who is guilty they will be punished."

Still, when Mr. Gibbs said this, he did not frown and look at Dick as though the threat was meant for him at all; no matter what the cashier thought, the head of the establishment seemed to be ready to pin his faith on the messenger boy, as though his ability to read character told him there could be no guile in those clear eyes that looked straight into his own.

After a little while Dick was allowed to go.

He had answered every question to the best of his ability, and he wondered if after all the suspicions of the president could have been directed in the same quarter as his own.

All that day he held his counsel, and said nothing to any one about what was passing in his mind.

Matters went on just as usual in the bank, for not

a whisper about the missing securities had gotten out; though this immunity could not be expected to continue long; for Mr. Graylock would have to explain to his creditors, who were gathering like a flock of buzzards about the carcass of a dead cow, how it came he could not raise the large sum of money he had promised to have ready to liquidate a proportion of their claims, and then the public must know what had happened.

Dick wondered also if he would be able to hold his head just as erect when he fancied people on the street were pointing at him and whispering significantly.

CHAPTER XVIII

THE RECEIVING TELLER FREES HIS MIND

The day dragged its course along, but it seemed as though closing time would never come to Dick.

He knew that Mr. Gibbs was busily engaged, and that he held several talks with some one over the wire; the cashier looked solemn enough to make people imagine he had lost some of his family, for this was a serious piece of business with Mr. Goodwyn, and he felt it keenly, perhaps more than Dick imagined.

The boy had determined that he would speak to Mr. Winslow about the suspicion he was harboring, for he believed he was sure to find more or less sympathy in that quarter, after hearing what the teller had thought of Mr. Graylock.

As the other got away some time before his duties were done he thought it best to approach him after the luncheon period—and a new rule had been put in force now to the effect that one of the tellers must remain in the bank all the time, so that business might not be interrupted—it is easy to shut the stable door after the horse is stolen; but at least by such an act a second robbery may be prevented.

"I would like to ask your opinion and advice about something, Mr. Winslow, if I could see you some-

where after closing hours," Dick said, coming up to the teller's window.

The other thought a few seconds, as though he might be wondering whether it would be good policy for them to be seen conferring together; then he nodded and said:

"Come around to the post-office. I sometimes drop in there to give Stavers a lift with his books, as he is a poor hand at keeping accounts. Glad to hear what you have to say, Dick. No more unexpected fortunes dropping down out of the skies, eh?" for of course Dick had told the others about the good luck that had befallen his mother, and even shown them the lawyer's letter.

"Not that I know of; but then I haven't been home yet. Once these things get to coming they say it never rains but it pours. We can stand all that comes our way, I guess. Wait for me then at the post-office, please. It is mighty important—to me anyway, sir."

The bank closed at three, but the tellers did not get away for another hour, and sometimes Dick had to stay even later.

When he did finally get out he hastened to the centre of the town where the post-office was located, and asked for Mr. Winslow, who speedily appeared, he having been watching for the lad.

"Let us walk up this quiet street, Richard, and we can talk as we go. Now, what is it you want to tell

me, and in what way can I give you advice? We are all more or less worried at the bank again because Mr. Gibbs informed us that the government bank examiner may drop in on us to-morrow on his regular tour of the financial institutions, though we did not expect him for another month. Go on, Dick."

There was at least a promise of sympathy in the tone of the teller.

"Perhaps you will think me foolish to imagine such a thing, sir, but somehow, if you had only seen his face that day you might have a little suspicion too," he said, half hesitatingly.

"Meaning whom, Richard?" asked Mr. Winslow, encouragingly.

"Mr. Graylock, sir."

"And what day do you mean—the time he brought the securities over, and it fell to your lot to place them in the vault?"

"Yes, sir. Mr. Hollister came into the bank to get a bill changed, and there was no one to attend to him but Mr. Goodwyn, who had to come out of his room for a minute and count out a lot of small change."

"Yes, yes, I see, leaving Graylock there during that time; go on, Richard," said the teller, suddenly beginning to show signs of excitement, as the idea Dick was advancing gradually began to take hold on him.

"I don't know what caused me to do it, sir, and I

suppose I should be ashamed of yielding to the sudden impulse; but that man always interested me strangely; why, in church I have sat and watched his face working as he listened to the sermon, and could hardly take my eyes off him. Anyhow, no matter, I confess that when I heard Mr. Goodwyn out in the tellers' department speaking with the customer, I just stepped on my tiptoes and put my eye to a little knothole in the partition."

"Yes, I'm following you, Richard; it was hardly the right thing to do, but boys seldom think of such matters. You peeked through and saw—what."

Mr. Winslow had by this time become so excited that he caught hold of Dick's arm and actually gripped him as though he might be afraid the boy would suddenly decamp, and leave his thrilling story but half told.

"I saw Mr. Graylock. He was standing up and buttoning his coat nervously. I saw him turn his head and look around as though he fancied he had heard a noise. Perhaps I did kick a book that was lying on the floor; but he didn't look at that little knothole, only toward the door that led to the outside office. Then he sat down again. I could see that he was smiling as if pleased. Mr. Goodwyn came back just then, and I moved away."

The two looked at each other for a moment without another word being said.

Evidently the teller was allowing the information

he had just received to soak in, where he could turn it around and begin to grasp the true significance of the incident.

"Dick, I believe, my boy, you have struck on the true secret of this mysterious robbery," the teller exclaimed. "It seems almost unthinkable that any man could descend so low as to plan such a diabolical thing, and then try as best he could to throw it on the shoulders of an innocent lad. If it turns out to be true nothing could be too severe a punishment for that rascal!"

"Then you don't blame me for thinking such a thing, sir? I was afraid you might laugh at me, or even worse, accuse me of inventing something that could never have happened. Oh! if you could only have seen the look on his face as he stood there buttoning his coat up, you would never forget it. I have dreamed of him every night since, and always with that terrible look in his eyes. But, Mr. Winslow, could a man do such a thing? I never heard of any one robbing himself before."

"Ah! you have a good deal to learn yet, my boy. It would not be the first time a clever and unscrupulous rascal laid a plan to have it appear as though he had been robbed, so that he could profit from the consequences. Mr. Graylock is in a bad box. His creditors are pushing him hard, and I think that tomorrow his house will be in the hands of the courts. He declares that he was holding those securities to

prop up his business at the last hour; but Mr. Goodwyn has admitted to me that they would have been only a drop in the bucket; that the failure was bound to come. Now you can see what object he would have in taking the papers after they had been examined by the cashier; and in getting his envelope hurriedly in the vault without its being looked into again."

"Yes, that is what I thought, though I hardly dared put it into words, sir. You mean that when I saw him he was buttoning up his coat because he had hurriedly taken those negotiable securities from the package and thrust them in his pocket?" gasped Dick, trembling with the excitement.

"It could be easily done. Stop and consider, boy, almost immediately afterward, as if he feared lest the cashier might want to look at the contents of his packet again, he suggested that they be placed in the safe, and it fell to you to do this part of the work. Immediately his wicked mind must have conceived the idea of casting suspicion on you. In that way he would kill two birds with one stone, satisfy his feeling of vindictiveness toward you, and at the same time start suspicion in another quarter. I have no doubt he had covered his tracks well, and if one of his securities was offered for sale to a friend of his as he claims, it was so arranged that it could never be traced as coming from him. But even the most cunning of rogues usually overdo the thing.

His savage desire to place the blame on you instead of some one else in the bank looks suspicious, and may be the rock on which he will founder."

"Oh! I can hardly believe such a terrible thing of any man; and yet, sir, the more I think of that expression I saw on his face, while the cashier was out of the booth, the more terrible it seems. But what can you do to prove the truth? You could not accuse him of it openly? He might have us put in jail for slandering him."

"I rather think we had better go a little slow, and see what turns up. Graylock is certainly in a hard box just now, and I imagine in a desperate frame of mind. Any man must be who would descend to play such a scurvy trick, and see some innocent party suffer for his crime. What does he care if your mother's heart were broken by the fact of her boy being accused of this deed? Nothing. He is a cold-blooded old scoundrel, and I hope that if it should turn out to be as we suspect, Mr. Gibbs will have no mercy on him."

Mr. Winslow was certainly deeply aroused.

"I am so glad I made up my mind to tell you about this, sir. It first struck me hard while I was talking to my mother last night," and Dick related the incident.

They continued to talk as they walked along, and for half an hour conferred as to many plans whereby the truth might be discovered.

CHAPTER XIX

NOT FOR SALE

On the way home that day Dick even mustered up enough courage to whistle again, something he had not thought of doing ever since this black shadow had fallen across his path.

The mere fact that a man as astute as Mr. Winslow should agree that his suspicion was founded on something worth looking into gave him considerable comfort.

It was a terrible thought, but just as the teller had declared, he could see that things must have come to a bad pass indeed with the merchant, and that anticipating a smash in the near future he had possibly conceived the scheme of making way with those negotiable securities in order to defraud his creditors; when the storm had blown over he might go to some city, dispose of the valuable papers by degrees, and in this way have enough to live on comfortably the balance of his days.

On the way home Dick considered whether it were best to tell his mother; and as he had always made it a habit to keep nothing of any importance from her he determined to do so.

She had ever been his best friend and adviser in the many difficulties that beset a boy, and more than once he had found that her wisdom far excelled his own in bringing about a settlement of his boyish disputes.

He found her anxiously awaiting his coming, for the strain had been great, and every minute beyond his customary time for returning was torture to her fond heart, since, in imagination, she could see him being possibly arrested for something that any one with half a heart must know he would never be guilty of doing.

And so Dick told her what had passed during the day, winding up with his conference with Mr. Winslow.

To this latter Mrs. Morrison listened with bated breath, and a look of alarm not unmixed with horror in her gentle eyes.

She was unused to anything bordering on crime, and could hardly believe that a man might bring himself to such a point where he would rob himself.

"But that isn't the point, mother," said Dick, when the lady spoke of this fact. "If he did take those securities he wasn't stealing from himself but from his creditors; for you see they were part of his resources, and would have to be produced in case of a failure, to help pay off his indebtedness."

"Yes, I think I manage to grasp that part of it now, Dick, though you financial men should be

more careful to explain such things to greenhorns. Do you suppose he will be arrested and made to produce the missing documents, son?" she asked, with a little laugh.

"Oh! I do not think so. Mr. Winslow said we hadn't a bit of evidence against him more than suspicion, and that is a poor thing to go on. You thought so in my case mother, anyway. He told me to leave it to him, and in some way he'd find a chance to learn the truth."

"What would Mr. Graylock do with the papers in case he did take them out of the envelope that day?" she asked.

"Why, I suppose he would be apt to carry them home and hide them. Perhaps if some one could only watch him without his knowing it, the truth might come out. If he does go under to-morrow, as Mr. Winlow thinks possible, he will be apt to stay around here for some time settling up his affairs; and all the while the missing securities would be safe in the place he has hidden them. But how can anybody get into his house to find them? Ferd wouldn't think of asking *me* there; and if his father found me under his roof there would be a row at once."

"Better leave all that to Mr. Winslow, my boy. From what you tell me I fancy he is a keen young man, and surely he will think of some way whereby the truth may be made known. At least I hope and

pray that it may be so. If that wicked man has been guilty of this terrible thing he deserves to suffer."

So presently they fell to talking of happier things, and the plans spoken of on the preceding night in connection with certain needful repairs about the cottage were again taken up and discussed.

In anticipation of the coming good fortune Mrs. Morrison was already beginning to feel that happiness lay before them; and had it not been for this one cloud on the horizon of Dick's young business career she would have believed herself without a wish ungratified.

As chance would have it while they were still talking some one drove up to the gate in a little buggy and climbed down from the seat.

"I think it must be Lawyer Cheatham," said Dick, looking beyond the porch; "I wonder what he wants here at this time of night."

His mother laughed softly.

"I think I can give a guess, Dick. A week ago when things looked so dark for us I went to see him about selling our little home. I really believed that it might be necessary for us to leave Riverview and go to the city, where I could find customers who would pay me better for my dressmaking than here, and if necessary you could get a place, for there seemed no chance here. I went to see him and we discussed terms. He was very hard, and offered me much less than I thought the place ought to bring.

So I came away determined to try and hold out a little longer. I fancy he is coming now to make me a better offer."

"Oh! he is, eh? Well, this place isn't on the market now, is it mother. You don't want to sell it, the house father built?" said Dick, earnestly.

"No, no, not that, only as a very last resort, and thank Heaven we do not have to think of it now," she answered, as the dark figure shuffled up the walk.

"Good evening, Mr. Cheatham. Walk right inside, please. We were just sitting out here talking, Richard and I. Have a chair, won't you?" she said, hospitably.

The lawyer was also a money-lender, and accounted a very shrewd customer.

He was a dried-up specimen of humanity, and mumbled in talking as though never certain how long he could hold his false upper set of teeth in place; Dick had known him for years, but never fancied the old bachelor, who was said to be even richer than Mr. Gibbs, though he wore shabby clothes and drove a rig that would have shamed most men.

"Ahem! I have just dropped in to see you about the sale, Mrs. Morrison. I offered you twelve hundred for the place, counting the mortgages, and you held out for fourteen hundred. Now, circumstances have arisen whereby I am enabled to raise my bid to thirteen hundred. There is about eight

hundred due on the place, which will leave you an equity of five hundred. Shall we call it a go, madam?"

"No, sir, I have changed my mind since I saw you," replied the widow, smiling at his eagerness; for knowing his crafty ways she felt positive he had found a chance to dispose of the pretty cottage at a very much greater sum, if he could only get possession of it.

"Well, though the property is hardly worth it I must accept your terms then, and give you the full fourteen hundred, though it will leave me a scant chance to come out even after I have made certain repairs, and put it on the market again," he said.

She shook her head in the negative.

"You did not understand me, Mr. Cheatham when I said I had changed my mind."

"Why, certainly, madam, every woman is given that privilege. I suppose you have concluded to put the price up to fifteen hundred. It is a ridiculous sum; but rather than disappoint a client who has set his heart on securing this same house, I suppose I must submit to the inevitable and consent to pay that exorbitant price," he went on.

Dick could stand it no longer.

He felt that since he was a man of business now, and the head of the house, he ought to have something to say about such a transaction as this.

"Mr. Cheatham, let me explain to you just what

my mother means. This house is not for sale," he said, in positive tones that made the old money-lender stare at him.

"Not for sale, young man, when your mother came to me and begged me to take it off her hands? It was only a question of price, and I have even gone a hundred above her own figure. Surely she would not be so foolish as to lose such a golden opportunity, which may never occur again. Not for sale—you must be mistaken, boy."

"As she said to you, circumstances have also changed with us since she called on you. My mother has come into some money, enough to keep her in comfort all her life, and she does not mean to let this house, which my father himself built, go out of her possession. You could not buy it sir, at double the price you offer."

The lawyer and money shark jumped up from his chair as though he had been fixed upon a spring like a jack-in-the-box.

"Madam, is what your son tells me true?" he demanded, hotly.

"Every word of it, Mr. Cheatham; I have been trying to say the same thing but somehow could not get you to understand me. We do not intend to leave Riverview, and the property is withdrawn from sale," she replied.

"Then I have been a fool to come out here to-night," he growled, and shuffled out toward the gate.

"A good riddance, and I hope he never comes here again. When he really got it through his head that you had fallen into a fortune the old beast looked at you as if he could eat you, mother. If he ever comes courting around here I'll be tempted to do something desperate, the old skinflint. He's the worst-hated man in all Riverview, even if he is the richest," declared Dick, as he hear the vehicle moving down the road with sundry creakings and groanings, for they said Hezekiah Cheatham was too stingy to buy axle grease.

"Richard, don't speak of such a thing again, even in fun. Like our little cottage home I am not in the market. Now let us talk again of things more pleasant than Mr. Cheatham, or the missing securities. When we put that new wing on, you shall have a den of your own; and I expect to enjoy the comfort of an up-to-date bathroom, something I have always wanted. But not a penny shall we spend until that delightful little inheritance is safely in our hands. What a Paradise we can make of our dear home in time, eh, Dick?"

And so they talked on as the time flew, picturing happy scenes, and more of comfort than they had ever known; really it seemed to Dick that the shadow he had felt hovering over his devoted head did not appear so formidable after all, with a mother's love to take away its bitter sting.

CHAPTER XX

A RED LETTER DAY

THE following morning was very damp and depressing.

Lowering skies and a drizzling rain made a combination that must have its effect upon even the cheeriest nature; and while Dick laughed as usual up to the time he left home for town, it was not long before his spirits began to sink to a lower ebb.

The situation that confronted him was far from reassuring.

Even though there were germs of truth in the suggestion that Mr. Winslow had seized upon with such alacrity, how could they ever hope to prove it, since there seemed to be no way in which either of them could enter the home of Archibald Graylock, and make a search for the missing securities.

He had to pass the big department store on his way to the bank; or rather, having a little time to spare he went out of his way a few paces in order to ascertain what the crowd that he saw standing around meant.

Something out of the usual run must have happened, for a score of people with unbrellas over their heads could be seen in what seemed to be atti-

tudes of curiosity, necks being craned and eyes turned toward the store.

Among them he saw several whom he knew had held positions in Mr. Graylock's employ, and this was a very suspicious fact.

Seeing a young fellow he happened to know very well, and who had been a clerk in the place, Dick asked the usual question:

"What's going on here, Dud?"

The other shrugged his shoulders as he replied:

"The old man is in the hands of his creditors. They've shut him up, and I understand that it's a bad business all around—may not pay twenty cents on the dollar. Meanwhile we're out of a job, and they do say the store may never go on again."

Dick looked surprised, as though he were hearing news; for it was hardly policy to let it be known that the failure of Archibald Graylock had been discounted at the bank for several days.

He stood around talking for a short time, until he was nearly due at the bank, and then hastened to his work.

If anything it seemed even more depressing there than on the street.

The atmosphere was so dense that lights were actually needed in the bookkeeping department in order that business might go on unimpeded; while the employees kept their heads bent down over their work, and not one had a smile to spare.

Indeed, it seemed to Dick as if every one purposely avoided saying good morning to him as usual, though the chances were his imagination deceived him there.

The truth was every one felt a weight resting upon his shoulders.

A calamity had befallen the bank in the loss of the securities, and until this mystery was made clear suspicion must attach to every man in Mr. Gibbs' employ.

Already the president was in his room, a most unprecedented occurrence at this early hour, and from time to time other gentlemen gathered there, so that it was evident that to a limited extent the bank was bound to feel the fall of the leading merchant of the town, having doubtless granted Mr. Graylock favors from time to time.

Mr. Goodwyn dodged in and out, a look of deepest concern on his smooth face, as if the cares of a great State rested upon him.

Who could be cheerful under such conditions?

Dick sometimes felt a lump rising in his throat as the thought of his being positively accused of stealing the lost papers came before his mind's eye; and it was with more or less difficulty that he carried on his work.

Everybody was nervous, and surely he had cause to feel so.

To cap the climax there was a stranger in the

bank, and at first sight of him Dick felt a chilly sensation, the man looked so keenly at him; for he really fancied that Mr. Gibbs had put his threat into execution, and brought an officer of the law into consultation, in order to clear up the mystery.

Presently, however, he noticed that the stranger was looking over the books, and seemed to have free access to the safe, as though his authority to do just as he pleased was unquestioned.

And when Dick also noticed how ungrudgingly the bookkeeper waited on him, and was only too pleased to be called into consultation, he suddenly grasped the truth.

The government bank examiner, to be sure!

Mr. Winslow had said they expected a visit from one of these officials, who make periodical visits to all national banks, to see that they are complying strictly with the government requirements.

It seemed too bad that he should time his visit just when there were so many things happening to cause anxiety among the bank officials; but that was the way it often happened.

Of course he had nothing to do with the fact of the securities being gone; since that was a private affair between Mr. Gibbs and Mr. Graylock, and the bank could not be held accountable unless it was clearly shown that one of the employees were guilty.

About ten o'clock Dick's bell rang, and he went into the president's room.

Here he found half a dozen gentlemen, all connected with the affairs of the bank, sitting about the directors' table as though they had been in serious consultation.

Mr. Gibbs was at the head.

The others looked very sober, but Dick rejoiced to see that the president apparently was as clear-headed as usual; and whether his smile was forced or natural it certainly gave the messenger boy new hope that the affairs of the bank could not be in such grave peril after all.

For that was what he was beginning to fear from the grave looks of so many people around him.

"Richard, I wish you to go to the stable where my horse is kept, tell Jerry to hitch him up for you, and then drive as fast as you can to my house with this note. Give it to my wife, and wait until she hands you a package. Be very careful, my boy to get that safely here without delay. I would send the porter with you but he is sick, and the others are very busy, with the bank examiner in charge. I can trust you to perform this service promptly, Richard, can I not?"

Dick felt his heart in his throat, so to speak, as the president thus publicly announced the faith he had in his integrity; coming as it did on the heels of that strange disappearance of Mr. Graylock's securities, and the suspicion that for a brief time had fallen

on his shoulders, it almost unmanned the messenger, so that there were actually tears in his eyes as he looked straight at Mr. Gibbs and said as resolutely as he could:

"Yes, sir; I would do anything for you."

"I believed as much, Richard, or I would not send you, for it is very important that you get the package to me without loss of time," said the president, kindly. And Dick, as he hastened after his cap and umbrella was saying to himself that Harvey Gibbs could read a boy's soul better than any man in the world.

"Where away, Dick?" asked Mr. Winslow as he saw the boy pass his window.

"On an errand for Mr. Gibbs, sir," replied the boy.

"Can you take these notices with you, Dick." asked the bookkeeper, holding up a bunch of papers, such as the bank messenger was in the habit of delivering on his rounds.

"Not just now, sir. I am in a great hurry."

He waited no longer to explain things, but hastened around the corner to the livery stable where, as he knew, Mr. Gibbs kept his horse whenever he drove in alone; sometimes his wife or Bessie came with him, and when this occurred the vehicle of course, was driven home again.

Dick knew the livery-stable keeper well, and Jerry, understanding that he was now employed in the bank

had no hesitation in giving him the rig which Mr. Gibbs had driven to town that morning.

In a few minutes Dick was off, and hurrying the animal along as much as seemed consistent; fortunately the boy loved horses, though he had very few chances to exhibit his skill in managing them, and when he found that the animal between the shafts was capable of putting up considerable speed his pulses thrilled with satisfaction.

Many a time had he tramped over that road while going out to his favorite fishing hole; but never did it seem one half so short as when he dashed along behind that high stepper.

One of the first persons he met on the road was Ferd Graylock, who stopped to stare after him; he also called out, but Dick was unable to hear what he said, so rapid was his pace—he could only wave his hand backward in recognition, and continue to urge the horse along.

In this fashion he reached the fine country place of the banker, which, as has been said before, extended over quite a number of acres, and ran down to the river at the point just above the fishing hole Dick so dearly loved.

He sprang out and tied the steaming horse to the hitching post.

Then he ran up to the front door, which appeared to be wide open, as though one of the maids might have been doing some cleaning that morning.

Dick reached out his hand to press the button that would summon a servant to the door when he was thrilled to hear a sudden scream from some portion of the house. It was so full of terror that the boy did not hesitate an instant about entering without an invitation.

The screams continuing led him in the direction of the trouble, which seemed to be on the second floor.

He passed a maid as he ran, who seemed to be fairly paralyzed with fear, for she stood there like a post, with her hands clasped, and her lips moving, as though calling on her patron saint to take care of her.

Dick chanced to be a boy who in an emergency acted first and then considered afterwards; and it proved that he had need of this characteristic just then if ever in his whole life.

He scented smoke even before he burst through the half open door of a room and saw Mrs. Gibbs frantically slapping at the garments of her daughter with a wet towel, while the window curtain and shade were burning fiercely.

Dick sprang forward. He never once considered that this might be an opportunity to distinguish himself; but only remembered that human life and the home of his employer seemed in jeopardy.

DICK SPRANG FORWARD.

CHAPTER XXI

GOOD WORDS ON EVERY SIDE

TEARING down the blazing curtains, of which there were only a few shreds left, Dick trampled them underfoot until he had seen that there was really no more danger to be feared from that source.

In extinguishing the fire he had used his hands as well as his feet, and if he received a number of painful burns in doing this, at the time he did not know it. Then turning swiftly he helped Mrs. Gibbs and Bessie slap out the last vestige of smouldering fire in the ruined dress of the girl.

Bessie was as pale as death, and her mother quite as bad; the latter kept saying anxiously as she hugged her pretty daughter:

"Oh! are you sure you are not badly burned, dearest, are you positive?"

"Nothing to speak of, mother, only a trifle on my hands. Oh! what a terrible accident, and what would have happened to the house and perhaps all of us if Dick had not just happened to come," said Bessie, turning a look on the boy that thrilled him to the heart, and which he could never again forget.

"God bless him! It was a miracle that he

chanced to be here. Harvey said he might send some one to the house. How thankful I am for the blessings that have been poured out upon us. Oh! how did it happen, my child? You frightened me nearly out of my senses, and when I ran in here to see you in flames it gave me the worst shock of my life. Tell me what happened."

"It was that little liquid alcohol stove, mother. I was pressing some lace with a hot iron, and it upset, the burning alcohol flying over the curtain, which flashed up instantly. Some must have splattered on my dress, for though I sprang back it seemed to be on fire in several places. But it is all over, and there has been no great damage done. Dick, this is the second time you seem to have come like magic when I needed you most. First Benjy's life was in danger, and now my own," and the impulsive girl seized his hand and squeezed it, nor did the boy care just then how vigorously she showed her gratitude.

The servants now came running up, looking frightened; and remembering his message Dick handed his note to the agitated lady.

When she had read it she asked him to wait down down in the drawing room for a short time, for her mind was still so distracted by what she had gone through that she could hardly remember what it was her husband wished her to do in case he sent a messenger out to the home place.

Here Dick was presently joined by Bessie, who had donned another frock in place of the one ruined by the various holes burned by the flaming alcohol.

It had been a mercy that as it happened she was wearing a dress made of a material not readily inflammable, or the result might have been much more serious. And when Bessie joined him she brought with her some soft linen and a salve particularly good for burns, which Dick was not sorry to see, for by this time he was conscious of a stinging sensation about his hands that proved he had suffered considerably from the fire at the time he so swiftly tore down the burning curtains and shade to trample them underfoot.

"Let me look at your hands, Dick," said the girl, with solicitude in her voice. He held them out rather shyly, for they were somewhat blackened, as well as inflamed. Immediately she showed the utmost concern.

"You poor fellow, you are burned twice as badly as myself, and you the innocent party in the bargain. Just let me go and get a basin of water and a towel. I'm to be the doctor for the present. You must do what you are told, sir."

He laughed, for after the excitement was over he found that it was mighty nice to be looked upon as a hero, though he did not think he deserved all this fuss being made over him, just for stepping on a few little burning rags; why, he had been burned

worse than that once when with some boys in the woods, and nobody bothered about it until he got home and his mother found out.

So Bessie bathed his hands, and tenderly wrapped the left one in soft linen, after greasing the inner cloth with the soothing ointment; why, this was just fine, and Dick thought he could stand such an experience every day in the week; although of course he would not like to know that Bessie was placed in peril again.

The time slipped past, and Dick began to grow uneasy, for he had been fully half an hour at the house, and he knew a party of anxious gentlemen were waiting in the president's room at the bank, for his return.

Finally, when he was about to beg Bessie to go in search of her mother, the lady appeared, carrying a little package in her hands.

"Be very careful of this, Richard, for it contains valuable securities which my husband brought out from the city with him recently in anticipation of a sudden need. Here, let me fasten it inside your coat—yes, it will just go in that pocket nicely, and I can pin it there—a woman's device, but securing safety. And I have taken the trouble to write a few lines to Harvey, explaining the delay. Give it to him with the package. My boy, we can never cease to be grateful to you for your bravery. God alone knows what might have happened here had you not

chanced to be at the door. Your mother has reason to be proud of her boy," and with tears in her eyes she kissed him. And Bessie did the same.

It was with a tumultuously beating heart that Dick Morrison ran out of the house, down the front steps, and hastily untying the horse, jumped into the buggy and was off like the wind.

This was another red letter day in his life, one he could never forget.

If he had made fast time in going out to the banker's home he certainly fairly flew on the return trip, using the whip in a manner that surprised the horse, and sending him galloping madly along the road.

He reached the bank, jumped out, threw the lines over a hitching-post, and fairly flew up the steps.

As he burst into the president's room without even the formality of knocking he found himself the object of frowns on all sides, showing that his prolonged absence had been the subject of unfavorable comment.

Even Mr. Gibbs had his watch in his hand and looked at him reproachfully as he entered; perhaps the president may even have begun to fear that he had shown a lack of wisdom in sending a mere lad, already under the ban of suspicion on account of one robbery, to get another precious package of securities.

"You have been a very long time, Richard," he

said, as the boy stood before him, breathing hard from his exertions.

"Yes, sir," was all Dick said, unfastening the package, and taking it with the note, from his pocket.

As the president eagerly took them from him he naturally noticed the bandage which Bessie had so solicitously tied about his left hand.

"An accident, Richard?" he inquired, still frowning, but evidently relieved to have the expected papers safely in his possession, for matters were getting critical in Riverview just then, and it was necessary that the bank show a strong financial front to weather the storm.

"Yes, sir," replied the boy again, standing there, waiting to be dismissed.

"Gentlemen, here are the securities I spoke to you about. They are my private property, but I am determined that no reproach shall fall upon the bank, and it is my intention that they shall be placed at your disposal. Kindly examine them. Richard, you may go—but stay, what is this? Great Heavens!"

Evidently his eyes had roamed down the page his wife had written, even while he was speaking, and something had caught his eye that gave him a terrible shock.

Dick waited.

He saw the banker continue to read, his eyes enlarged, and his breath suspended for the moment.

Then he felt his hand tenderly taken, and himself brought face to face with the agitated banker, who looked at him as Dick had never seen a man look before.

"God bless you, my dear boy!" he said, in trembling and hoarse tones; "it must have been a premonition that caused me to believe in you, and send you on that message. Gentlemen, listen to me. I wish you to do honor to this brave lad, but for whose valor and promptness I might at this moment be mourning the loss of my house, and perhaps even worse, for both the wife and daughter were in peril. Did you ever know of a more especial favor of Providence than the fact of his being at the door of my house just when an explosion and a fire imperiled all I hold dear in the world?"

They crowded around, asking questions, and reading the note which Mrs. Gibbs had sent; for the time being even the peril of the bank was a secondary consideration.

Dick was confused by the clamor, and blushed like a schoolboy giving his first declamation, so that he was really glad when Mr. Gibbs, seeing his uneasiness, told him gently that he could go.

That was a proud moment for the bank boy; he felt that he had every reason to rejoice that a strange Providence had sent him to the assistance of Bessie and her mother just when they most needed a quick eye and a ready hand to prevent the

fire from spreading; for in a few minutes, before the servants could have summoned courage enough to appear in force, it must have gotten beyond control.

He found that there was considerable curiosity shown by the others in the bank, who had seen his hurried entrance; but Dick had learned to keep a still tongue, and he said not a word; even when Pliny asked about his bandaged hand he simply answered that he had burned it a little.

The other looked down and took hold of the outer covering, with a chuckle.

"What's this, a lady's soft handkerchief, with an initial in the corner—B; now that stands for Bessie, eh?" he said, looking expectant; but all he had in return was one of Dick's smiles that might stand for either yes or no.

But when the bank boy returned from taking the horse to the stable and then going his regular rounds he found that the directors had left the bank, apparently in a good humor, for they were smiling and joking among themselves; and also that every one knew of his recent adventure, showing that Mr. Gibbs or the cashier had taken pains to relate the story.

CHAPTER XXII

A REMARKABLE BIT OF INTELLIGENCE

"You certainly beat anything I ever saw when it comes to downright luck, and that's the truth, Dick," said Mr. Winslow, as he stepped out and joined the other when banking hours were done; which on this day was not until an unusually late hour.

"I am beginning to think so myself. There was that incident of the precious kitten which I saved from drowning, and through that secured my position in the bank; and to-day I was forunate enough just to be Johnny on the spot when some one was needed to jump on that little blaze and put it out," returned the boy, wondering why the teller had waited to see him, and anticipating some news in connection with the matter they were planning in common.

"You are evidently monopolizing all the talent in that line just at present, so there is hardly any show for the rest of us. Hurry up and get through, Dick, so the field will be open. I can see easily enough that the firm name will some day be changed to 'Gibbs & Morrison' " went on Mr. Winslow, laughing.

"Don't look so far into the future, please; but tell me what there is new. I've been so busy to-day that I couldn't find time to see you. I understand that Mr. Graylock is in the hands of the assignee, and that his creditors will be lucky to get thirty cents on the dollar. Do you know anything about the missing securities, Mr. Winslow?" asked Dick, wishing to draw the conversation into a channel less personal.

"I only wish I did. But nevertheless, there's a chance that something may be done before long. I've interested Mr. Cheever in the matter," remarked the teller, looking down at his companion slily as he spoke, to see what effect his words had.

Dick appeared startled.

"Why, that's the bank examiner, isn't it? What on earth interest could he have in the matter at all? It would hardly be a part of his business to go around hunting up lost securities; and besides, was it wise to let him know that we have been careless in handling such things? It might give the bank a bad name, don't you think, Mr. Winslow?" he asked, quickly.

The teller laughed outright at this.

"You are showing wonderfully discreet abilities Richard, and I can easily prophesy a great future for you. It happened by the merest chance that I had met Mr. Cheever before, down in Boston, when he

was known under another name," he said, mysteriously.

"What? Mr. Cheever—isn't that his real name, and he a bank examiner?"

"So-called just at present. Dick, he begged me not to say a word to any one in the bank, but I told him I *must* take you into my confidence, since we were working this thing together. He also declared that your suspicions might be well founded, and that he would take measures to investigate the interior of Mr. Graylock's home without that gentleman's knowledge."

Then light suddenly burst in upon Dick.

"I begin to see what you are hinting at—he is no bank examiner at all, but the officer Mr. Gibbs said he would have to send for!" he exclaimed.

"Exactly; a detective who is accustomed to handling such cases, and who was once a genuine bank examiner, so that he knows just how to go about these things so as not to excite the suspicions of bookkeeper or tellers. Payson does not suspect the truth, nor do any of the others. Indeed, I am not sure that even the cashier knows it. So you see he is able to work inside the bank without suspicion being aroused as to his real character. Of course, his idea was that it had been an inside job, for it really seemed impossible that any one outside could have taken the papers from the vault. As I said it happened that I knew him, and he immediately bound

me to secrecy. But after I had a chance to talk with him this noon he drew around to *our* opinion, to the effect that the securities which Mr. Graylock claims were stolen from his packet never went into the safe at all!"

Dick was vastly interested in all this news.

He had never seen a real live detective in his whole life, and the way in which this smooth gentleman seemed to be working in his capacity as a regular bank examiner was simply wonderful, in his opinion.

"If all this is so I don't wonder that you told him what we suspected. And you say, Mr. Winslow that he took to the idea at once?" he asked, breathlessly.

"Like a hungry dog does to a bone. Said he was up a tree, for it didn't seem as if the thief could be any one in the bank, for not a trace had been left behind. He has met Mr. Graylock—the president attended to that, and I think that his opinion of the gentleman agrees with our own, and that he would not put it past one of his showing, under the peculiar conditions existing, to carry out such a clever little scheme to feather his own nest at the expense of his creditors. More than that Mr. Cheever says it is rather a chestnut, and has been worked often."

"But he did not happen to think of it?" interjected Dick.

"Oh! he says he would have come around to that idea after he had made positive that none of us poor

beggars in the bank had purloined Mr. Graylock's bundle; but all the same he was mighty greedy to hear every detail of what happened that day. He said he would have a talk with you to-morrow, when he found a chance, seeing that I was bound to tell you about his dual character. It's a dead secret, remember, Richard."

"Certainly, sir; I shall not speak of it to any one, but my mother."

The teller looked doubtful at first, and then smiled.

"I guess it will be all right to take *her* into your confidence, since she seems to be a woman in ten thousand who can keep a secret; but be sure and impress this fact on her, Richard. You've had a great day of it, my boy, a wonderful day. Really I envy you the pleasure of telling how you received those honorable burns; and I'd give something to have a pretty girl tie up my hand in her own dainty kerchief."

"Now you're joshing me again, Mr. Winslow. Of course she and her mother felt as if they couldn't do enough for me; but then you know, that's the way with the women folks. I'd like to have run away you see, but I had to wait for the package Mr. Gibbs sent me after."

"You're altogether too modest, Dick. Most boys would have puffed out with pride after doing such a thing; but I like you all the better for it, my boy.

Now, if that bank examiner finds a chance to talk with you to-morrow, just put him wise to all you know about the happenings of that day, especially as to what you saw at the time you peeked in through that blessed knothole—I use that word, you understand, because it is going to figure a whole lot in the final discovery of those missing securities. Don't forget, now."

"I certainly won't," replied Dick, accepting the hand of the friendly teller in his one good palm, and yet wincing with the pressure he received.

He anticipated with keenest pleasure his meeting with his mother, and wondered if those wise eyes of hers would note his color when she discovered the dainty kerchief of Bessie Gibbs pinned around his left hand—he meant to keep it always as a souvenir of that exciting time.

And so he came home at last.

Just as he expected she immediately discovered the fact of his having his hand bound up; for little news reached the rather secluded home of the widow, and no neighbor had chanced to hear the story of what had happened at the home of the banker.

"What is the matter—have you had an accident, son?" She exclaimed, taking his hand in hers.

Then she looked more closely, and he knew that she had noticed the kerchief.

"Don't worry, mother; it's only a little burn, nothing serious at all," he said.

"But who put this here—a lady's handkerchief, too? Something has happened, I can see it in your eyes. Tell me at once, Dick. What new danger have you been in now?" she went on, putting her arm around him as they walked toward the door.

"None at all, mother. There was just the littlest bit of fire, and I tore down the curtains and shade, never thinking of my hands. Why, it was all over in three seconds, I believe."

"Curtains—shade—where was this?" she asked, anxiously.

"At Mr. Gibbs' house. He sent me up after some papers, and I was just in time to jump in and play volunteer fireman. You see they insisted on doing my hand up in this ridiculous way, and made me promise not to take it off until you could dress it again to-night. But it doesn't amount to much, I give you my word, mother."

"Oh! come and sit down and tell me all about it. Supper can wait. I believe you have been in danger and won't say so for fear of frightening me. Did their beautiful home burn down—what a pity that would be? And what caused it all."

"One question at a time, mom. I might as well tell you the whole story, because I know I won't get a bite of supper until I do. But they made too much of such a little thing, sure they did."

So Dick in his own modest way related how he had happened to be at the door of the banker's

house when the terrible accident occurred that might have caused a severe loss if the fire had been allowed to run riot; he even declared that he believed the flames would have died out even though no one had come; but the fond mother, reading between the lines, knew that she had good reason to feel proud of her boy that night, and in her heart she undoubtedly sent up prayers of gratitude that he had come through the incident with so little harm.

Dick kept his other news until the time when, as usual, they sat together on the little porch, Mrs. Morrison having bound up his hand again, and pretending not to notice how eagerly the lad secreted the little kerchief that was now in sore need of cleansing.

Then he told of the events of the day, and Mrs. Morrison hung on his words as if they thrilled her to the core; her boy was an actor in this strange little drama that was being gradually unfolded, and when the final scene was reached it would be found that Dick had had more than his share to do with the solving of the riddle as to what had become of Mr. Graylock's missing securities.

CHAPTER XXIII

NEARING A CLIMAX

JUST as Mr. Winslow had said, the suave gentleman who was making himself so much at home in the bank managed to get out at a time Dick had an errand, and the boy was not very greatly surprised to find himself waylaid on the road back.

"Dick, Mr. Winslow tells me that you know all about the reason I am here. Now, I like your looks, my boy, and I can see that you are able to keep a still tongue between your lips, so I feel positive no one will be any the wiser on account of your knowing my real character," he said, drawing the other to one side, where they could chat without any one overhearing what was said.

"Yes, sir; I'm ready to answer whatever questions you ask, though I don't think I can tell you anything new."

"That remains to be seen. But at any rate it will give me a chance to hear what I want at first hands, and put my own construction on it. There is a good deal in that, you know."

Thereupon he began to fire away with his questions, and bit by bit drew out the entire story of that one day's happening; now and then he would go over some point and try to see if Dick would contradict himself, but the result was always the same.

"You are a gilt-edged witness, Dick. You never changed your story a particle. I think I have learned all I want now," the other said, in conclusion.

"And what do you think, sir—was my later suspicion founded on anything like fact, or did I allow my imagination to have too big a grip on me when I peeped through that little hole and saw that look on his face?" asked the boy.

The man smiled and shook his head.

"We have to keep our ideas pretty close, Dick. What I think I might not like to say; only that you were far from being a fool when you allowed yourself to think as you did. Time will tell. I will begin to lay my plans, although days may go by, and I will vanish from this region before I find the chance to carry out the last desperate part of my little scheme. Thank you for all you have told me. It has helped me very, very much, my boy."

Later on Dick saw the gentleman once more at work in the bank.

He acted his part to perfection, and not even the bookkeeper seemed to have the slightest suspicion

that Mr. Cheever could be anything other than he claimed.

Of course, the fact that he had formerly been a bank examiner before taking up his present profession of investigation made it easy for him to play the game.

But it promised to be the easiest similar task the anxious bookkeeper had ever gone through with; for at the end of the second day the gentleman complimented him on his accurate accounts, and the bank on its solvent condition; after which he was closeted with Mr. Gibbs and the cashier in the president's room for an hour, came out, gravely shook hands all around, and departed.

The bookkeeper heaved a mighty sigh of relief.

"That job's off my hands for six months or more," he said, with evident satisfaction.

Dick could just catch the little chuckle that the receiving teller allowed to escape him upon hearing this remark; but by no look did Mr. Winslow betray his consciousness of a knowledge of the truth.

Things went on for two days just about as usual.

The failure of Archibald Graylock proved to be worse than was at first supposed possible, and it was now declared that after the affairs of the bankrupt firm had been adjusted the creditors might receive even less than twenty cents on the dollar.

Mr. Graylock went about looking quite forlorn, as a man whose business was ruined might be expected

to appear; but once when he was passing out of the bank Dick, watching closely, felt sure that he saw a little sneer pass over his angular face, as though some sudden thought had pleased him.

Dick was treated with the utmost kindness by every one for all knew the story of the fire, and Pliny never ceased to deplore the wretched fate that seemed to debar him from playing so heroic a role.

When he could do so Dick sought out the teller, for he was anxious to know whether Mr. Cheever was at work, even though unseen by those in the bank.

"What news?" he asked in a low tone, stopping by Mr. Winslow's desk as if waiting for some document to place in the vault.

The other glanced hastily around before replying.

"Nothing as yet, but I saw *him* last night, and he gave me reason to believe he might have something to show for his work to-day," he replied in a low tone.

Dick understood what this meant.

Mr. Cheever had been prowling around the Graylock home, and believed he saw a way to effect an entrance during the absence of the owner, whose habits he had carefully studied.

Would he be able to discover anything there?

Might not Mr. Graylock, granting that he was guilty of abstracting those securities with the intention of defrauding his creditors out of their just

dues, be cunning enough to conceal them where no one would think of looking?

He advanced this theory to the teller in a whisper.

Mr. Winslow smiled encouragingly.

"You don't know our friend as well as I do, Dick. He is a wonderfully gifted man for prying into secret places, and seems to know just by intuition where one would be apt to hide anything. Don't worry about him. If he gets in he'll rummage that house from top to bottom, and ten to one there'll be something doing, too. I'm expecting to see him walking through that door at any minute now, and passing back into the president's room."

Dick moved away, for the bookkeeper was approaching, with a look of concern on his face.

"Say, Winslow, do you know, the porter was telling me just now that he believes he saw that bank examiner in town last night. I told him he must have been mistaken, but he vowed he was positive. Now, what do you suppose that fellow has come back here for, and after he publicly complimented me on the admirable manner in which my books were kept, too?" and the industrious knight of the ledger and the daybook had such a look of worry on his face that it was all Mr. Winslow could do to keep from laughing outright.

"The porter may have been mistaken after all; or even if he did see the gentleman that fact need not give you any alarm. Possibly he is doing some-

thing for Mr. Gibbs; or else has been engaged to straighten out the books of the defunct firm across the way. Forget it, and be happy," he said; and the other went back to his desk shaking his head as if he did not fully like the situation.

Dick found himself looking toward the door every time any one came in, and fervently hoping that Mr. Cheever might show up; for if he came it would doubtless signify that he had been successful in his hunt for the missing securities.

Every time he went out he could see the same crowd about the closed doors of the big store; people could not get over the novelty of the failure, possibly the first that had come to Riverview these many years, and certainly the worst by long odds.

Many in town had also suffered as well as the foreign creditors; and the name of Archibald Graylock was being held up to execration in many quarters where he had borrowed small sums, or else bought goods to fill a gap, and for which he had never settled.

Once he was seized upon by Ferd who had been hovering around, possibly at his father's desire, to hear what was being said of the man who had gone down with such a smash.

Ferd looked doleful enough, and Dick did not have the heart to feel glad.

Knowing what he did of the Graylock son and heir, Dick had before now decided in his own mind

that this failure of his father might be the making of Ferd; certainly it was not going to do him any particular harm to be thrown out on his own resources, and there was a chance that it would arouse a slumbering spark of ambition that may have never awakened only for this sudden change.

"This is a mighty rough deal we're up against, Dick. The old man seems to think you know something about those securities he lost the other day. If you do you've played the meanest trick on him that ever was; for he says they would have kept his head above water. But between you and me I believe the old man is getting a bit looney, and that he has pawned them long ago. I'll be glad to get away from this miserable little place, that's what," said Ferd, with disgust plainly shown on his face.

"Then you expect to go away?" asked Dick.

"Yes, in a day or two, to Boston. An uncle has offered me a job in his office; and as he is a broker I think I see myself getting to the top of the heap before long," replied the other, braggingly.

"Is your father going with you?" questioned Dick, thinking that the movements of Archibald Graylock held something of interest for him under the circumstances.

"No, you see he has to stay around here for some weeks yet, settling up. He says he will be as poor as Job's turkey when they get through with him; but if he is, then he was never the keen and clever

man I always took him to be. I suppose he will come down to the city after its all done, and begin there over again."

"Well, I must get on. Wish you luck when you go, Ferd."

"You're in an awful hurry. I wanted to ask you about that affair up at old Gibbs' place; they say you saved Bessie's life?" demanded the other, catching his sleeve.

"All a big yarn. I just happened around in time to jerk down a few curtains and stamp on the fire. They were nearly in ashes anyhow. Anybody could have done the same thing. Why, it was a picnic, you know. Good-bye, Ferd," and jerking loose he ran off, leaving the other looking after him, and shaking his head, as if unable to understand why any fellow could resist the chance to play the part of a hero when the chance came to him as it had to Dick.

When he got back to the bank Dick was just settling down to some work he wished to get through with before noon when he saw the bookkeeper staring at the door as if he had seen a ghost; and looking up the boy discovered a familiar figure crossing over in the direction of Mr. Gibbs' private room.

It was the supposed bank examiner!

And he carried a little bundle under his arm at which he glanced significantly, and followed this

with a smile and a nod as he passed Mr. Winslow's window.

Dick was thrilled with the belief that he had found the missing securities!

CHAPTER XXIV

MR. GRAYLOCK MEETS HIS WATERLOO

Mr. Winslow beckoned to Dick to come near his desk, as it happened there were no customers in front at the time, wishing to make deposits.

By bending down, and talking in a low tone he could say what he wished without being overheard; indeed, the bookkeeper had called Mr. Payson over as if to confer with him as to what this unexpected return of the bank examiner might signify; for although he certainly had nothing to fear, still it seemed to make him exceedingly nervous.

"What did I tell you, son?" said the teller, with a broad grin on his face, as he jerked his thumb over his shoulder in the direction of the president's room.

"Do you really think he has found them." asked Dick, eagerly.

"The signs all point that way; you noticed yourself that he was carrying a neat little package under his arm, which he seemed to fondle lovingly; and if looks count for anything the grin he gave me said 'success' as plainly as two and two make four. I can see the complete finish of our tricky friend A. G.

Say, I'd give something to see his face when the old man opens that package before him. It would be better than a picnic!" exclaimed the teller, enthusiastically.

"Do you think they'll send for Mr. Graylock, then?"

"Surely. It was his fortune that was supposed to be lost, and which has now come limping home like Little Bo-Peep's sheep; or the prodigal son, as you please. Oh, yes; they would not think of keeping the poor old fellow in agony any longer than is neecssary. Hark! there goes the summons for Mr. Goodwyn to cross over and confer with the boss. Told you so. He's to be taken into the scheme, and have a chance to look happy again."

Sure enough the cashier did pass into the room of the head of the bank, and the murmur of voices told that the three were engaged in an animated discussion.

Payson was still trying to soothe the agitated bookkeeper, who was on needles and pins because of this surprising second visit from the man he had believed to be the regular examiner; with Mr. Cheever closeted with the president, and now the cashier called into conference, there seemed to be something in the wind that might reflect upon his capacity as a bank book custodian.

Winslow would have liked easing his mind strain, but he believed it best not to attempt it until events

had shaped themselves so that the whole truth could be explained.

Just then Dick's bell rang.

"The Morrison luck again," groaned Mr. Winslow; "now you're going to see and hear the dramatic denouement, while I shall have to be content with taking it second-hand."

When Dick opened the door and entered the room he found the three gentlemen sitting around the table, upon which were numerous papers and packages, as if Mr. Gibbs might have been going over his personal assets to find out just how hard he had been hit by the failure of Graylock.

Both he and Mr. Goodwyn looked pleased, though they tried hard not to show it; as for the bank examiner, when Dick shot a look in his direction, Mr. Cheever gave a very perceptible wink that might stand for a host of things, though Dick knew very well how to interpret it.

The securities had been found!

In some way the detective had managed to gain access to the Graylock house, and his search had not been without its reward; evidently Archibald, never dreaming that any one would suspect him, had not taken the pains to hide the packet beyond thrusting it into his safe.

And that carelessness was fated to be his undoing.

"Richard, have you noticed Mr. Graylock around this morning; he has not been in the bank, but you

have gone out several times, I believe?" asked Mr. Gibbs.

"Yes, sir. Only an hour ago I saw him going into the store in company with the gentleman they say is the assignee in charge of the bankrupt stock."

"Very well; please go over to the store and ask him to come back with you; if he demurs tell him it is some very important business that has to be transacted."

"Yes, sir," and Dick was off like a flash.

He never undertook an errand with more animation, and Mr. Winslow, watching him from the window smiled broadly when he saw what his destination must be.

There was a man at the door of the big store, who would not let Dick in until he declared he was the bank boy, and that he had a very important message for Mr. Graylock.

He found that gentleman in the offices, with several others around him, going over the books, explaining what the different accounts meant and looking most abject and forlorn.

Indeed, Dick must have felt sorry for the man in his seeming distress of mind did he not know that this was but a part and parcel of the deep plan which Mr. Graylock was pursuing in order to gull the public; no doubt when at home and free from observation he was in the habit of shaking hands with him-

self because of the clever little dodge he had played looking to provision for the future.

"Mr. Graylock," said Dick, to attract his attention, for he was busily engaged in dispute with a severe looking gentleman.

When the bankrupt storekeeper looked up and saw who had spoken he scowled in a most savage manner.

"Well, boy, what do you want here?" he demanded.

"Mr. Gibbs sent me over to bring you back to the bank, sir."

"I'm very busy just now. Tell him I'll drop in later in the day," returned the other, a little mollified when he heard the name of the bank president.

"He said to tell you that it was a very important matter, and that you must come now," continued the messenger.

"Oh! well, I suppose I shall have to go. Gentlemen, excuse me for a short time, please. Perhaps it may be good news; possibly those lost securities have been discovered; although too late to save me; or it may be they have some offer to make as a recompense for their disappearance while in their charge. That would be a good thing for my creditors, gentleman. A few minutes and I expect to be with you again."

He picked up his hat and walked out of the office, with Dick trotting along close at his heels;

though Mr. Graylock would not deign to notice him.

When they entered the door of the bank together Dick could see that every eye became focussed upon them; and as for Mr. Winslow, there was an expression of actual distress upon his face, as though he realized that he was about to lose the greatest spectacle of the whole affair in being debarred from that room when Archibald Graylock was ushered in.

Dick managed to precede the broken-down merchant, and opening the door allowed him to enter.

He was about to go out himself, when Mr. Gibbs said:

"Don't go, Richard. I may have need of you."

He knew that this was hardly so, and suspected that the president intended that he should be a witness of what followed; possibly believing that since Mr. Graylock had done all he could to cast suspicion on the messenger it was only fair that Dick should be present at his downfall.

At any rate, the boy was only too glad to have the opportunity, and he thought Mr. Winslow's assertion regarding his luck must have some basis after all.

Mr. Graylock looked around him as if surprised that there should be a stranger present; he had met Mr. Cheever, as a bank examiner, but he certainly could not understand how the other could have any interest in his private affairs.

He turned, therefore, with an expression of sur-

prise upon his thin face, as if he would ask Mr. Gibbs what he might understand by this gathering.

"Have a chair, Mr. Graylock, please," said the president, and he certainly looked as solemn as though circumstances had arisen whereby he felt it necessary, for the honor of the bank, to hand over to the gentleman the equal of the securities that had so mysteriously vanished while in the vault of the institution.

Mr. Graylock dropped into a seat and waited; if he was agitated, he did not show it in his face or manner, as yet.

"I have sent for you, Mr. Graylock," began the president, "in connection with the securities which you brought to this bank some time ago, and which were strangely missing from the packet which was handed out when you demanded them."

"Yes," said the other, licking his dry lips, and fixing his small, rat-like eyes on the face of Mr. Gibbs, as though he would read there in advance just what the bank official was about to say.

"I understood you to declare, sir, that it was your positive intention to devote the proceeds of the sale of those securities to bolstering up your business; and even yesterday you assured me that if they could only be found you would of course hand them over to the assignee, to be devoted to the liquidation of your debts. Am I correct in this surmise, Mr. Graylock?"

The merchant started, and half rose from his chair as a sudden fear struck him; then he sank back again with a smile, undoubtedly reassured.

"Such was my intention, Mr. Gibbs; indeed, there could now be no other course open to me. Have you found them, sir; were they mislaid; or did some one in your employ take them after all, so that you feel disposed to make their loss good?" and he had the audacity as he spoke to send a bitter glance in the direction of the bank boy.

The president frowned, and the look of pity that was beginning to steal over his face vanished.

"Then, sir, I have a piece of news for you that will undoubtedly bring you great joy. The missing securities have been found, Mr. Graylock!" he said, emphatically.

"Impossible!" gasped the wretched man, turning still more pallid.

"Not at all, Mr. Graylock, not at all. If you will take the trouble to cast your eye over these you will find they are all here save one for a small figure, which somehow was offered for sale in Boston lately, I believe you said," and as he spoke the president tossed a little package upon the directors' table, upon which the eyes of the broken-down merchant were instantly glued with incredulity and horror.

His crime had arisen like a ghost of the past to confront him.

CHAPTER XXV

CONCLUSION

Mr. Graylock half rose from his chair, and bent low over the table to stare at the documents; then as if unable to believe that his sight told him the truth he dug his knuckles into his eyes and stared again.

Every eye was fastened upon him, and he seemed to realize that his sin had indeed found him out, for finally with a groan that welled up from the depths of his tortured heart he fell back into his chair.

Then he heard the clear voice of the president saying:

"We all deserve to be congratulated, Mr. Graylock—the bank, at the recovery of the valuable papers entrusted to its care; and you, sir, because your good name has been saved, and your creditors will receive all that your estate will produce. It is a great thing to be able to look your friends and neighbors in the face, Mr. Graylock, when such a misfortune overtakes a man in business, although every one may not think so."

Surely this was gall and wormwood to the defeated trickster, who had been caught trying to defraud those who had trusted him.

He writhed and twisted in his chair, until a shred of his former assurance came back to him; when he managed to look up with a sickly smile, and almost whispered:

"Yes, it is a great thing. I suppose I ought to thank you, Gibbs, for saving me the added humiliation of exposure. And the strange discovery of the securities, where they must have been placed during a temporary fit of absent mindedness, will, of course, clear the air, so that no one now need be suspected of any criminal intent."

It was a bold bid for secrecy, and while Mr. Gibbs might feel a contempt for the wretched man now before him, at the same time he believed it would be policy to keep the story quiet for a short time.

"How long before you leave Riverview, Mr. Graylock?" he asked, quietly.

"I think I can say in three days more; yes, by Monday evening I shall have departed," replied the other, eagerly, catching at a straw.

"Very well, then, for three days those of us in the secret will agree not to whisper one word of this sad affair. After you have departed the promise holds no longer. There will be no prosecution, Mr. Graylock, though perhaps I am doing wrong to promise that; but I shall walk over with these

securities in half an hour, and hand them to the assignee with the simple remark that they have been found. I think there is nothing further to say, sir."

It was a polite way of telling Mr. Graylock that they could dispense with his company, and getting unsteadily to his feet he made for the door.

Before going out he had the decency to turn his face toward them, and say:

"I thank you all, gentlemen; you have been more considerate with me than I deserve. Good-day."

Mr. Gibbs turned to Dick.

"Now Richard, you can go, and please remember that while the finding of the securities may be announced, not one word to a living soul about the truth until after Mr. Graylock has left town for good. He does not deserve it, but we will spare him that added humiliation. Just now I presume he is the most wretched man in the State. And Richard, please ask Mr. Winslow to step in here for a minute, since I believe he knows what Mr. Cheever intended doing."

The teller obeyed the summons with alacrity, and doubtless heard all about the outcome of the little game he and Dick had planned; at the same time being bound to secrecy until the limited time had passed.

Of course there was great rejoicing among the creditors of the defunct firm when the fact was made known that the missing securities had come

to light, and that there would be another hundred thousand dollars divided up among them; but no matter how curious they might be they were unable to learn where the papers had been hidden; though some who knew Mr. Graylock best had their suspicions.

And three days later, as he had said, Mr. Graylock vanished from Riverview, with his wife and son, going to Boston; nor did any of them ever show their faces again in the town where for years the merchant had held his head so high.

The story soon became common property, and for a long time his name was held up to ridicule and execration by those he had swindled.

Some years later Dick learned that the Graylocks had gone South, and with some money advanced by a relative purchased a few acres of land in Florida, where they devoted their attention to raising celery for the northern market; but just how successful they were, or what progress Ferd was making toward overcoming his faults, he never knew.

They had passed out of the life of the little river town; and after a time the name of Graylock was seldom mentioned; for another firm had taken up the big store, and was making it a success by honest dealing.

Some years have passed since the events narrated in this story occurred.

Most of those with whom we have come in con-

tact still remain in Riverview, and the town has prospered quite in proportion to others in the State.

Mrs. Morrison still lives happily in her rose embowered cottage, which of course has been enlarged and vastly improved; for the legacy came to hand in due time, and Dick had his den, while she enjoyed the luxury of a fine bathroom.

She has never dreamed of marrying again.

Two or three times old Hezekiah Cheatham drove around that way to drop in and chat with the buxom widow, whose charms he could now appreciate since she had fallen heir to a neat little fortune; but Dick took him gently aside and gave him plainly to understand that his mother disliked his attentions very much; and that as for himself he was averse to having a step-father; so the old bachelor ceased his pilgrimages in that quarter.

Mr. Gibbs is still the head of the bank, and his right hand man is Ross Goodwyn, the clever cashier, who will soon step into the position of his employer, when the latter retires.

Mr. Payson is the paying teller, but Mr. Winslow, finding his health failing him, and being warned by his physican that he had better seek a climate that was dry, intends leaving for Colordo in another month

It is pretty generally understood that he will be succeeded by Richard Morrison, who has been acting as his under-study for some time.

Dick is a tall, manly looking fellow now, the pride of his mother's heart; and prosperity has not changed his genial, straight-forward nature a particle.

One of his best friends is Mr Cartwright, the old miller, and frequently they sit and chat of the days long since gone by when Dick found his first job in the employ of the other.

Occasionally Dick has found an opportunity, on holidays, to go out to the dear old fishing hole, and interview a few of his friends, the bass; his ability to capture the wily finny denizens of the river still holds good, and usually he returns home with a full string.

He never visits the old place without thinking of that day when he heard Bessie Gibbs raising her voice in laments over the impending fate of her darling Angora kitten, and the memory always brings a smile to Dick's face.

Bessie is now finishing her schooling at a college; but she and Dick correspond faithfully, and during vacation times they seem inseparable.

He still thinks her the prettiest and sweetest of her sex, and as for Bessie—well, it hardly seems fair to peep into the sacred recesses of a young girl's heart, but she is never one half so happy as when with Dick, and whenever she looks at the little scar on the back of his left hand she shudders, remembering that fearful day when he burst in upon them

just in the nick of time, and in his usual energetic way quickly extinguished what might have been a serious conflagration.

Mr. Gibbs, of course, has his eyes about him and understands what this intimacy is bound to end in eventually; but he seems perfectly satisfied that it should be so.

He cannot expect to keep his darling child with him always, and since these things must be he is content with the way events have come about.

The wise man who could read boy character as well as he did on that never-to-be-forgotten day when he sent Dick, still resting under suspicion in connection with the missing securities, out to his home to bring back a valuable packet, feels confident that he has made no mistake, and that he can trust the happiness of Bessie to his keeping.

Mr. Gibbs always declares that he never made an investment in his whole life that brought him in such quick and magnificent returns as his decision that day to put a boy upon his honor; and he hardly dares picture what might have happened had he failed to read the truth lying back of those clear eyes of Dick, the Bank Boy.

THE END.